Case 17-18926 Doc 1 Filed 06/22/17 Entered 06/22/17 16:58:21 Desc Main Document Page 1 of 79

Fill in this information to identify your case:	
United States Bankruptcy Court for the:	
Northern District of: Illinois (State)	
Case number (if known)	Chapter you are filing under:
	Chapter 7
	Chapter 11 Chapter 12
	Chapter 13

Official Form 101

Voluntary Petition for Individuals Filing for Bankruptcy

12/15

The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together—called a joint case—and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, "Do you own a car, "the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses Debtor 1 and Debtor 2 to distinguish between them. In joint cases, one of the spouses must report information as Debtor 1 and the other as Debtor 2. The same person must be Debtor 1 in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Identify Yourself		
	About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
1. Your full name Write the name that is on your government-issued picture identification (for example, your driver's license or passport	Trifa First name M	First name
	Middle name Wright	Middle name
Bring your picture identification to your meeting with the trustee.	Suffix (Sr., Jr., II, III)	Suffix (Sr., Jr., II, III)
All other names you have used in the last 8 years	First name	First name
Include your married or	Middle name	Middle name
maiden names.	Last name	Last name
	First name	First name
	Middle name	Middle name
	Last name	Last name
3. Only the last 4 digits of your Social Security number or	XXX - XX- <u>5531</u> OR	XXX - XX- OR
federal Individual Taxpayer Identification number (ITIN)	9 vv - vv-	9 xx - xx-

Case 17-18926 Doc 1 Filed 06/22/17 Entered 06/22/17 16:58:21 Desc Main Document Page 2 of 79

Debtor 1 Trifa First Name	M Wright Middle Name Last Name	Case number (if known)
	About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
4. Any business names and Employer	I have not used any business names or EINs	I have not used any business names or EINs.
Identification Numbers (EIN) you have used in the last	Business name	Business name
8 years Include trade names and	Business name	Business name
doing business as names	EIN	EIN
	EIN	EIN
5. Where you live	105 High point Dr. Apt 101	If Debtor 2 lives at a different address:
	125 Highpoint Dr Apt 101 Number Street	Number Street
	Romeoville Illinois 60446 City State Zip Coc	e City State Zip Code
	Will	
	If your mailing address is different from the above, fill it in here. Note that the court will so notices to you at this mailing address.	
	Number Street	Number Street
	City State Zip C	ode City State Zip Code
6. Why you are choosing this district	Check one:	Check one:
to file for bankruptcy	Over the last 180 days before filing this petitilived in this district longer than in any other of	
	I have another reason. Explain. (See 28 U.S.	C. §§ 1408.) I have another reason. Explain. (See 28 U.S.C. §§ 1408.)

Case 17-18926 Doc 1 Filed 06/22/17 Entered 06/22/17 16:58:21 Desc Main Document Page 3 of 79

Debto	or 1 Trifa	M	Wright		Case number (if kno	wn)	
	First Name	Middle Name	Last Name				
Part 2	Tell the Court Abo	ut Your Bankrupto	cy Case				
Ba ar	ne chapter of the ankruptcy Code you re choosing to file nder		orief description of each, see 32010)). Also, go to the top of				dividuals Filing for
8. H	ow you will pay the e	more details ab cashier's check may pay with a I need to pay t Individuals to II I request that judge may, but the official pov you choose thi	entire fee when I file my poout how you may pay. Type, or money order If your a credit card or check with a che fee in installments. If your Pay Your Filing Fee in Installments and required to, waive yearty line that applies to yo s option, you must fill out d file it with your petition.	oically, if you attorney is a pre-printer you choose allments (O ay request your fee, an ur family si	ou are paying the submitting your ed address. this option, sig fficial Form 103 this option only d may do so onl ze and you are u	e fee yourself, r payment on y in and attach th A). r if you are filin y if your incon unable to pay t	you may pay with cash, your behalf, your attorney the Application for g for Chapter 7. By law, a ne is less than 150% of the fee in installments). If
ba	ave you filed for ankruptcy within the st 8 years?	No. Yes. District District District	Northern District of Illinois	When When When	9/3/2010 MM / DD / YYYY MM / DD / YYYY	Case number _ Case number _ Case number _	1:10-bk-39854
ca be sp fil yo pa	re any bankruptcy ases pending or eing filed by a bouse who is not ing this case with bu, or by a business artner, or by an filiate?	Yes. Debtor		When When	MM / DD / YYYY	Relationship to Case number, if Relationship to Case number, if	f known
	o you rent your esidence?	✓ No. (12. andlord obtained an eviction Go to line 12. Fill out <i>Initial Statement About</i> his bankruptcy petition.		-		

Case 17-18926 Doc 1 Filed 06/22/17 Entered 06/22/17 16:58:21 Desc Main Document Page 4 of 79

Debtor 1 Trifa М Wright __ Case number (if known) Middle Name First Name Last Name Part 3: Report About Any Businesses You Own as a Sole Proprietor 12. Are you a sole No. Go to Part 4. **✓** proprietor of any fullor part-time Yes. Name and location of business business? Name of business, if any A sole proprietorship is a business you operate as an Number Street individual, and is not a separate legal entity such as a corporation, partnership, or LLC. If you have more than City State Zip Code one sole proprietorship, use a Check the appropriate box to describe your business: separate sheet and Health Care Business (as defined in 11 U.S.C. § 101(27A)) attach it to this petition. Single Asset Real Estate (as defined in 11 U.S.C. § 101(51B)) Stockbroker (as defined in 11 U.S.C. § 101(53A)) Commodity Broker (as defined in 11 U.S.C. § 101(6)) None of the above 13. Are you filing under If you are filing under Chapter 11, the court must know whether you are a small business debtor so that it can set Chapter 11 of the appropriate deadlines. If you indicate that you are a small business debtor, you must attach your most recent balance **Bankruptcy Code and** sheet, statement of operations, cash-flow statement, and federal income tax return or if any of these documents do not exist, follow the procedure in 11 U.S.C. § 11 16(1)(B). are you a small business debtor? No. I am not filing under Chapter 11. V For a definition of small business debtor, No. I am filing under Chapter 11, but I am NOT a small business debtor according to the definition in the see 11 U.S.C. § Bankruptcy Code. 101(51D). Yes. I am filing under Chapter 11 and I am a small business debtor according to the definition in the Bankruptcy Report if You Own or Have Any Hazardous Property or Any Property That Needs Immediate Attention 14. Do you own or have $\overline{}$ No. any property that Yes. What is the hazard? poses or is alleged to pose a threat of imminent and If immediate attention is needed, why is it needed? identifiable hazard to public health or safety? Or do you Where is the property? own any property Street Number that needs immediate attention? For example, do you own perishable goods, City State Zip Code or livestock that must be fed, or a building that needs urgent repairs?

Case 17-18926 Doc 1 Filed 06/22/17 Entered 06/22/17 16:58:21 Desc Main Document Page 5 of 79

Debtor 1 Trifa M Wright Case number (if known)
First Name Middle Name Last Name

Part 5: Explain Your Efforts to Receive a Briefing About Credit Counseling **About Debtor 1:** About Debtor 2 (Spouse Only in a Joint Case): You must check one: You must check one: 15. Tell the court whether you have I received a briefing from an approved credit I received a briefing from an approved credit received briefing counseling agency within the 180 days before I counseling agency within the 180 days before I about credit filed this bankruptcy petition, and I received a filed this bankruptcy petition, and I received a counseling. certificate of completion. certificate of completion. Attach a copy of the certificate and the payment plan. Attach a copy of the certificate and the payment plan. The law requires that if any, that you developed with the agency. if any, that you developed with the agency. you receive a briefing about credit ☐ I received a briefing from an approved credit I received a briefing from an approved credit counseling before you counseling agency within the 180 days before I counseling agency within the 180 days before I file for bankruptcy. filed this bankruptcy petition, but I do not have a filed this bankruptcy petition, but I do not have a certificate of completion. certificate of completion. You must truthfully check one of the Within 14 days after you file this bankruptcy petition, Within 14 days after you file this bankruptcy petition, following choices. If you MUST file a copy of the certificate and payment you MUST file a copy of the certificate and payment you cannot do so, you are not eligible to file. I certify that I asked for credit counseling services I certify that I asked for credit counseling services from an approved agency, but was unable to from an approved agency, but was unable to If you file anyway, the obtain those services during the 7 days after I obtain those services during the 7 days after I court can dismiss your made my request, and exigent circumstances made my request, and exigent circumstances case, you will lose merit a 30-day temporary waiver of the merit a 30-day temporary waiver of the whatever filing fee you requirement. requirement. paid, and your creditors can begin To ask for a 30-day temporary waiver of the To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what requirement, attach a separate sheet explaining what collection activities efforts you made to obtain the briefing, why you were efforts you made to obtain the briefing, why you were again. unable to obtain it before you filed for bankruptcy, and unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this what exigent circumstances required you to file this Your case may be dismissed if the court is dissatisfied Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before with your reasons for not receiving a briefing before you filed for bankruptcy. you filed for bankruptcy. If the court is satisfied with your reasons, you must still If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed. If you do not do so, your case may be dismissed. Any extension of the 30-day deadline is granted only Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days. for cause and is limited to a maximum of 15 days. I am not required to receive a briefing about credit I am not required to receive a briefing about credit counseling because of: counseling because of: Incapacity. I have a mental illness or a mental Incapacity. I have a mental illness or a mental deficiency that makes me deficiency that makes me incapable of realizing or making incapable of realizing or making rational decisions about finances. rational decisions about finances. My physical disability causes me to Disability. My physical disability causes me to Disability. be unable to participate in a be unable to participate in a briefing in person, by phone, or briefing in person, by phone, or through the internet, even after I through the internet, even after I reasonably tried to do so. reasonably tried to do so. Active duty. I am currently on active military Active duty. I am currently on active military duty in a military combat zone. duty in a military combat zone. If you believe you are not required to receive a briefing If you believe you are not required to receive a briefing about credit counseling, you must file a motion for about credit counseling, you must file a motion for waiver of credit counseling with the court. waiver of credit counseling with the court.

Case 17-18926 Doc 1 Filed 06/22/17 Entered 06/22/17 16:58:21 Desc Mair Document Page 6 of 79

Wright Debtor 1 Trifa М Case number (if known) Middle Name First Name Last Name Part 6: **Answer These Questions for Reporting Purposes** 16a. Are your debts primarily consumer debts? Consumer debts are defined in 11 U.S.C. § 101(8) as 16. What kind of debts do incurred by an individual primarily for a personal, family, or household purpose." you have? No. Go to line 16b. Yes. Go to line 17. 16b. Are your debts primarily business debts? Business debts are debts that you incurred to obtain money for a business or investment or through the operation of the business or investment. No. Go to line 16c. Yes. Go to line 17. 16c. State the type of debts you owe that are not consumer debts or business debts. 17. Are you filing under No. I am not filing under Chapter 7. Go to line 18. Chapter 7? Do you estimate that Yes. I am filing under Chapter 7. Do you estimate that after any exempt property is excluded and administrative after any exempt expenses are paid that funds will be available to distribute to unsecured creditors? property is excluded No. and administrative expenses are paid that Yes. funds will be available for distribution to unsecured creditors? **7** 1-49 1,000-5,000 25,001-50,000 18. How many creditors 50-99 5,001-10,000 50,001-100,000 do you estimate that 100-199 10,001-25,000 More than 100,000 you owe? 200-999 \$0-\$50,000 \$1,000,001-\$10 million \$500,000,001-\$1 billion 19. How much do you \$50,001-\$100,000 \$10,000,001-\$50 million \$1,000,000,001-\$10 billion estimate your assets \$100,001-\$500,000 \$50,000,001-\$100 million \$10,000,000,001-\$50 billion to be worth? \$500,001-\$1 million \$100,000,001-\$500 million More than \$50 billion \$0-\$50,000 \$1,000,001-\$10 million \$500,000,001-\$1 billion 20. How much do you \$50,001-\$100,000 \$10,000,001-\$50 million \$1,000,000,001-\$10 billion estimate your liabilities to be? \$100,001-\$500,000 \$50,000,001-\$100 million \$10,000,000,001-\$50 billion \$500,001-\$1 million \$100,000,001-\$500 million More than \$50 billion Sign Below Part 7: I have examined this petition, and I declare under penalty of perjury that the information provided is true and For you correct. If I have chosen to file under Chapter 7, I am aware that I may proceed, if eligible, under Chapter 7, 11,12, or 13 of title 11, United States Code. I understand the relief available under each chapter, and I choose to proceed under Chapter 7. If no attorney represents me and I did not pay or agree to pay someone who is not an attorney to help me fill out this document, I have obtained and read the notice required by 11 U.S.C. § 342(b). I request relief in accordance with the chapter of title 11, United States Code, specified in this petition. I understand making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571. X X /s/ Trifa Wright Signature of Debtor 1 Signature of Debtor 2 Executed on _ 6/22/2017 Executed on MM / DD / YYYY MM / DD / YYYY

Case 17-18926 Doc 1 Filed 06/22/17 Entered 06/22/17 16:58:21 Desc Main Document Page 7 of 79

Debtor 1 Trifa	M	Wright	Case number (if k	known)
First Name	Middle Name	Last Name		
For your attorney, if you are represented by one	eligibility to proceed un	ider Chapter 7, 11, 1	2, or 13 of title 11, United	ave informed the debtor(s) about d States Code, and have explained the lso certify that I have delivered to the
If you are not	debtor(s) the notice req	uired by 11 U.S.C. §	342(b) and, in a case in w	which § 707(b)(4)(D) applies, certify that I
represented by an	have no knowledge after	er an inquiry that the	information in the schedu	ules filed with the petition is incorrect.
attorney, you do not	4.0			
need to file this page.	/s/ Mark Bernache	a	Date	6/22/2017
	Signature of Attorney	for Debtor	M	M / DD / YYYY
	Mark Bernachea			
	Printed name			
	Semrad Law Firm			
	Firm name			
	2424 Plainfield Road			
	Street			
	Suite 300			
	Crest Hill		Illinois	60403
	City		State	Zip Code
	Contact phone	3128374026	Email address	mbernachea@semradlaw.com
	6317545		Illinois	
	Bar number		State	

Case 17-18926 Doc 1 Filed 06/22/17 Entered 06/22/17 16:58:21 Desc Main Document Page 8 of 79

Fill in this infor	mation to identify your c	ase:	
Debtor 1	Trifa	M	Wright
	First Name	Middle Name	Last Name
Debtor 2			
(Spouse, if filing)	First Name	Middle Name	Last Name
United States E	Sankruptcy Court for the:	Northern	District of Illinois
			(State)
Case number (If known)			

П	Check if	this	is	an
	amende	d filir	ηg	

Official Form 106Sum

Summary of Your Assets and Liabilities and Certain Statistical Information 12/1

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new Summary and check the box at the top of this page.

at 1: Summarize Your Assets	
	Your assets Value of what you own
. Schedule A/B: Property (Official Form 106A/B)	\$0.00
1a. Copy line 55, Total real estate, from Schedule A/B	
1b. Copy line 62, Total personal property, from Schedule A/B	\$10,880.49
1c. Copy line 63, Total of all property on Schedule A/B	\$10,880.49
art 2: Summarize Your Liabilities	
	Your liabilities Amount you owe
. Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D)	440.000.00
2a. Copy the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule D	\$16,320.00
. Schedule E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F)	\$3,200.00
3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F	
3b. Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of Schedule E/F	\$89,993.03
Your total liabilities	\$109,513.03
art 3: Summarize Your Income and Expenses	
art 3: Summarize Your Income and Expenses	
. Schedule I: Your Income (Official Form 106I)	\$3,629.93
Copy your combined monthly income from line 12 of Schedule I	
. Schedule J: Your Expenses (Official Form 106J)	\$3,054.00

Case 17-18926 Doc 1 Filed 06/22/17 Entered 06/22/17 16:58:21 Desc Main Document Page 9 of 79

Debtor 1 Trifa Wright М _ Case number (if known) Middle Name First Name Last Name Part 4: **Answer These Questions for Administrative and Statistical Records** 6. Are you filing for bankruptcy under Chapters 7, 11, or 13? No. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules. Yes. 7. What kind of debt do you have? Your debts are primarily consumer debts. Consumer debts are those incurred by an individual primarily for a personal, family, or household purpose. 11 U.S.C. § 101(8). Fill out lines 8-10 for statistical purposes. 28 U.S.C. § 159. Your debts are not primarily consumer debts. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules. 8. From the Statement of Your Current Monthly Income: Copy your total current monthly income from Official \$4,110.02 Form 122A-1 Line 11; **OR**, Form 122B Line 11; **OR**, Form 122C-1 Line 14. Copy the following special categories of claims from Part 4, line 6 of Schedule E/F: From Part 4 on Schedule E/F, copy the following: **Total claim** \$0.00 9a. Domestic support obligations (Copy line 6a.) \$3,200.00 9b. Taxes and certain other debts you owe the government. (Copy line 6b.) \$0.00 9c. Claims for death or personal injury while you were intoxicated. (Copy line 6c.) \$70,198.00 9d. Student loans. (Copy line 6f.) \$0.00 9e. Obligations arising out of a separation agreement or divorce that you did not report as priority claims. (Copy line 6g.) \$0.00 9f. Debts to pension or profit-sharing plans, and other similar debts. (Copy line 6h.)

\$73,398.00

9g. Total. Add lines 9a through 9f.

Case 17-18926 Doc 1 Filed 06/22/17 Entered 06/22/17 16:58:21 Desc Main Document Page 10 of 79

					oodinont rago 10 c			
Fill in this	information to	identify your c	ase:					
Debtor 1	Trifa		М		Wright			
Debtor 2	First Nar	ne	Middle N	ame	Last Name			
(Spouse, if fi	lling) First Nar	ne	Middle N	ame	Last Name	-		
United Sta	ates Bankruptcy	Court for the:	Northern		District of Illinois (State)			
Case num (If known)	nber				(Class)			_
Officia	al Form 1	06A/B						Check if this is an amended filing
Sche	dule A/E	: Prope	rty					12/1
category v responsib write your Part 1:	where you thin le for supplying name and cas Describe Ea	k it fits best. E g correct infor se number (if k ch Residenc	se as complete a mation. If more s nown). Answer e e, Building, Lar	nd acc pace is very qu nd, or	asset only once. If an asset fits in curate as possible. If two married is needed, attach a separate she destion. Other Real Estate You Own residence, building, land, or simi	l people are et to this fo or Have a	e filing together, both a orm. On the top of any a an Interest In	re equally
✓	No. Go to Part	2		,		proport	,.	
1.1	Yes. Where is		other description		is the property? Check all that ap ingle-family home suplex or multi-unit building condominium or cooperative fanufactured or mobile home	pply.	the amount of any secu	claims or exemptions. Put red claims on Schedule D: ims Secured by Property. Current value of the portion you own?
	Number :	Street State	Zip Code		and nvestment property imeshare ther		Describe the nature o interest (such as fee s the entireties, or a life	imple, tenancy by
				one.	has an interest in the property? bettor 1 only bettor 2 only bettor 1 and Debtor 2 only t least one of the debtors and anotly r information you wish to add about identification number:	her	(see instructions)	mmunity property
If you	own or have m	ore than one, li	st here:	р. ор	<u> </u>			
1.2	Street address	if available, or	other description		is the property? Check all that ap ingle-family home huplex or multi-unit building condominium or cooperative Manufactured or mobile home and	oply.	the amount of any secu	claims or exemptions. Put red claims on Schedule D: ims Secured by Property. Current value of the portion you own?
	Number	Street State	Zip Code	Ħ	nvestment property imeshare ither		Describe the nature of interest (such as fee state the entireties, or a life	imple, tenancy by
	•		,	one.	has an interest in the property? bettor 1 only bettor 2 only bettor 1 and Debtor 2 only t least one of the debtors and another information you wish to add about dentification number:	her	(see instructions)	mmunity property

Case 17-18926 Doc 1 Filed 06/22/17 Entered 06/22/17 16:58:21 Desc Main Document Page 11 of 79

Debtor 1	Trifa First Name	M Middle Name	Wright Last Name	Case numbe	r (if known)	
	et address, if available, or oth		What is the property? Check all that Single-family home Duplex or multi-unit building Condominium or cooperative Manufactured or mobile home Land	t apply.	the amount of any secu	claims or exemptions. Put red claims on <i>Schedule D:</i> ims Secured by Property. Current value of the portion you own?
City	nber Street State	Zip Code	Investment property Timeshare Other		Describe the nature o interest (such as fee s the entireties, or a life	imple, tenancy by
			Who has an interest in the propert Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and ar Other information you wish to add	nother	(see instructions)	mmunity property
	the dollar value of the por ve attached for Part 1. Wr	tion you own for	property identification number: all of your entries from Part 1, incl			
Do you ow		equitable interes	t in any vehicles, whether they are			
	ns, trucks, tractors, sport uti		also report it on Schedule G: Executo cycles	ory Contracts and	Unexpired Leases.	
3.1	Make Model: Year: Approximate mileage:	Nissan Altima 2013 64000	Who has an interest in the proone. Debtor 1 only	pperty? Check	the amount of any secu	claims or exemptions. Put ured claims on Schedule D: aims Secured by Property.
	Other information: Used 2013 Nissan Altima		Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and Check if this is community instructions)		Current value of the entire property? \$9050.00	Current value of the portion you own? \$9050.00
3.2	Make Model: Year:		Who has an interest in the proone. Debtor 1 only	pperty? Check	the amount of any secu	claims or exemptions. Put ured claims on <i>Schedule D:</i> aims Secured by Property.
	Approximate mileage: Other information:		Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and Check if this is community instructions)		Current value of the entire property?	Current value of the portion you own?

Case 17-18926 Doc 1 Filed 06/22/17 Entered 06/22/17 16:58:21 Desc Main Document Page 12 of 79

	Trifa First Name	M Middle Name	Wright Last Name	Case number	er (if known)	
3.3	Make Model: Year: Approximate mileage: Other information:		Who has an interest in the one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 or At least one of the debtor Check if this is communinstructions)	nly s and another	the amount of any secu	claims or exemptions. Put tred claims on <i>Schedule D:</i> nims Secured by Property. Current value of the portion you own?
3.4	Make Model: Year: Approximate mileage: Other information:		Who has an interest in the one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 or At least one of the debtor Check if this is communication.	nly s and another	the amount of any secu	claims or exemptions. Put ired claims on Schedule Daims Secured by Property. Current value of the portion you own?
		•	recreational vehicles, other fishing vessels, snowmobiles,	•		
			Who has an interest in the	property? Check		claims or exemptions. Put
	Make Model: Year: Approximate mileage: Other information:		Who has an interest in the one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 or At least one of the debtor Check if this is communication.	nly s and another	the amount of any secu	claims or exemptions. Put ired claims on <i>Schedule D</i> iims Secured by Property. Current value of the portion you own?
4.2	Model: Year: Approximate mileage:		one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 or At least one of the debtor	ally s and another hity property (see property? Check	the amount of any secu Creditors Who Have Cla Current value of the entire property? Do not deduct secured the amount of any secu	ired claims on Schedule in irred secured by Property Current value of the

Case 17-18926 Doc 1 Filed 06/22/17 Entered 06/22/17 16:58:21 Desc Main Document Page 13 of 79

Wright Debtor 1 Trifa Case number (if known) First Name Middle Name Last Name Part 3: **Describe Your Personal and Household Items** Current value of the Do you own or have any legal or equitable interest in any of the following items? portion you own? Do not deduct secured claims or exemptions. 6. Household goods and furnishings Examples: Major appliances, furniture, linens, china, kitchenware Yes. Describe... miscellaneous household goods and furnishings \$875.00 7. Electronics Examples: Televisions and radios; audio, video, stereo, and digital equipment; computers, printers, scanners; music Yes. Describe... miscellaneous household electronics: cell phone, television, laptop, tablet \$325.00 8. Collectibles of value Examples: Antiques and figurines; paintings, prints, or other artwork; books, pictures, or other art objects; stamp, coin, or baseball card collections, other collections, memorabilia, collectibles Yes. Describe... 9. Equipment for sports and hobbies Examples: Sports, photographic, exercise, and other hobby equipment; bicycles, pool tables, golf clubs, skis; canoes and kayaks; carpentry tools; musical instruments No Yes. Describe... 10. Firearms Examples: Pistols, rifles, shotguns, ammunition, and related equipment Yes. Describe... 11. Clothes Examples: Everyday clothes, furs, leather coats, designer wear, shoes, accessories Yes. Describe... women's used clothing and apparel \$475.00 12. Jewelry Examples: Everyday jewelry, costume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, gems, gold, silver No Yes. Describe... miscellaneous jewelry \$150.00 13. Non-farm animals Examples: Dogs, cats, birds, horses Yes. Describe... 14. Any other personal and household items you did not already list, including any health aids you did not list No Yes. Describe... 15. Add the dollar value of all of your entries from Part 3, including any entries for pages you have attached \$1825.00 for Part 3. Write that number here

Case 17-18926 Doc 1 Filed 06/22/17 Entered 06/22/17 16:58:21 Desc Main Document Page 14 of 79

Wright Debtor 1 Trifa Case number (if known) Middle Name First Name Last Name Part 4: **Describe Your Financial Assets** Current value of the Do you own or have any legal or equitable interest in any of the following? portion you own? Do not deduct secured claims or exemptions. 16. **Cash** Examples: Money you have in your wallet, in your home, in a safe deposit box, and on hand when you file your petition **✓** No Yes Cash: 17. Deposits of money Examples: Checking, savings, or other financial accounts; certificates of deposit; shares in credit unions, brokerage houses, and other similar institutions. If you have multiple accounts with the same institution, list each. Institution name: JPMorgan Chase 17.1. Checking account: \$5.49 \$0.00 17.2. Checking account: Chase Account 17.3. Savings account: JPMorgan Chase \$0.00 17.4. Savings account: 17.5. Certificates of deposit: 17.6. Other financial account: 17.7. Other financial account: 17.8. Other financial account: 17.9. Other financial account: 18. Bonds, mutual funds, or publicly traded stocks Examples: Bond funds, investment accounts with brokerage firms, money market accounts No Institution or issuer name: Non-publicly traded stock and interests in incorporated and unincorporated businesses, including an interest in an LLC, partnership, and joint venture **✓** No % of ownership: Name of entity Yes. Give specific information about

Case 17-18926 Doc 1 Filed 06/22/17 Entered 06/22/17 16:58:21 Desc Main Document Page 15 of 79

Debt	tor 1 Trifa	М	Wright	Case number (if known)	
	First Name	Middle Name	Last Name		
20.	Negotiable instruments i	orate bonds and other negotial include personal checks, cashiers ents are those you cannot transfe Issuer name:	checks, promissory not	tes, and money orders.	
21.	Retirement or pension Examples: Interests in IF), thrift savings accounts	, or other pension or profit-sharing plans	
	√ No	, , , , , , , , , , , , , , , , , , , ,			
	Yes. List each	Type of account:	Institution name:		
	account separately.	401(k) or similar plan:	-		
	soparatory.	Pension plan:			
		IRA:			
		Retirement account:			
		Keogh:	-		
		Additional account:	-		_
		Additional account:			
22.		prepayments I deposits you have made so that with landlords, prepaid rent, publi Electric:			
		Gas:			
		Heating oil:	-		
		Security deposit on rental unit:			
		Prepaid rent:			
		Telephone:			
		Water:			
		Rented furniture:			
		Other:			
23.	Annuities (A contract fo	or a periodic payment of money to	you, either for life or for	a number of years)	
	✓ No ☐ Yes	Issuer name and description:			
		_			

Case 17-18926 Doc 1 Filed 06/22/17 Entered 06/22/17 16:58:21 Desc Main Document Page 16 of 79

Debt	or 1 Trifa First Name	M	dle Name	Wright Last Name	Case number (if known)	
24.					r under a qualified state tuition program.	
		530(b)(1), 529A(b), and 5		quamou / BEE program, o	i andor a quannoù otato tanton programi	
	✓ No	Institution name and des	cription. Sepa	arately file the records of any	interests.11 U.S.C. § 521(c):	
	Yes					
0.5	-				Pro Al cod Side con con	
25.		or your benefit	n property (other than anything listed	n line 1), and rights or powers	
	✓ No					
	Yes. Desc	ribe				
26.	Patents, copy	vrights, trademarks, tra	de secrets. a	and other intellectual prop	ertv	
				ds from royalties and licensing		
	✓ No Yes. Desc	ribe				
27.		nchises, and other gene				
	— N.	lding permits, exclusive lic	censes, coope	erative association holdings,	iquor licenses, professional licenses	
	✓ No Yes. Desc	ribe				
Mor	nev or proper	tv owed to you?				Current value of the
Mor	ney or proper	ty owed to you?				Current value of the portion you own?
Mor	ney or proper	ty owed to you?				portion you own? Do not deduct secured
	ney or proper					portion you own?
	Tax refunds ov	wed to you				portion you own? Do not deduct secured claims or exemptions.
	Tax refunds ov				Federal:	portion you own? Do not deduct secured claims or exemptions.
	Tax refunds ov No Yes. Give s abou you a	wed to you specific information	,		Federal: State:	portion you own? Do not deduct secured claims or exemptions.
28.	Tax refunds ov ✓ No — Yes. Give s abou you a and t	wed to you specific information t them, including whether already filed the returns the tax years	·			portion you own? Do not deduct secured claims or exemptions.
28.	Tax refunds ov No Yes. Give s abou you a and t	wed to you specific information t them, including whether already filed the returns he tax years		upport, child support, mainte	State:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00
28.	Tax refunds on No Yes. Give s about you a and t Family support Examples: Past	wed to you specific information t them, including whether already filed the returns he tax years t due or lump sum alimon		ipport, child support, maintei	State: Local: nance, divorce settlement, property settlemen	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00
28.	Tax refunds on No Yes. Give s about you a and t Family support Examples: Past	wed to you specific information t them, including whether already filed the returns he tax years		ıpport, child support, maintei	State: Local: nance, divorce settlement, property settlemen Alimony:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00
28.	Tax refunds on No Yes. Give s about you a and t Family support Examples: Past	wed to you specific information t them, including whether already filed the returns he tax years t due or lump sum alimon		ipport, child support, maintei	State: Local: nance, divorce settlement, property settlemen Alimony: Maintenance:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 t \$0.00 \$0.00
28.	Tax refunds on No Yes. Give s about you a and t Family support Examples: Past	wed to you specific information t them, including whether already filed the returns he tax years t due or lump sum alimon		upport, child support, maintei	State: Local: nance, divorce settlement, property settlemen Alimony: Maintenance: Support:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 t \$0.00 \$0.00 \$0.00 \$0.00
28.	Tax refunds on No Yes. Give s about you a and t Family support Examples: Past	wed to you specific information t them, including whether already filed the returns he tax years t due or lump sum alimon		ipport, child support, maintei	State: Local: nance, divorce settlement, property settlemen Alimony: Maintenance: Support: Divorce settlement:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00 t \$0.00 \$0.00 \$0.00 \$0.00
29.	Tax refunds on No Yes. Give s about you a and t Family suppor Examples: Past No Yes. Give s Other amount	specific information t them, including whether already filed the returns he tax years t due or lump sum alimon specific information	y, spousal su		State: Local: Alimony: Maintenance: Support: Divorce settlement: Property settlement:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 t \$0.00 \$0.00 \$0.00 \$0.00
29.	Tax refunds on No Yes. Give s about you a and t Family support Examples: Past No Yes. Give s Other amount Examples: Unp	specific information t them, including whether already filed the returns he tax years t due or lump sum alimon specific information	y, spousal su	nts, disability benefits, sick pa	State: Local: nance, divorce settlement, property settlemen Alimony: Maintenance: Support: Divorce settlement:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00 t \$0.00 \$0.00 \$0.00 \$0.00
29.	Tax refunds on No Yes. Give s about you a and t Family support Examples: Past No Yes. Give s Other amount Examples: Unp	specific information t them, including whether already filed the returns he tax years	y, spousal su	nts, disability benefits, sick pa	State: Local: Alimony: Maintenance: Support: Divorce settlement: Property settlement:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00 t \$0.00 \$0.00 \$0.00 \$0.00
29.	Tax refunds on No Yes. Give s about you a and t Family support Examples: Past No Yes. Give s Other amount Examples: Unp Soc	specific information t them, including whether already filed the returns he tax years t due or lump sum alimon specific information s someone owes you aid wages, disability insur ial Security benefits; unpai	y, spousal su	nts, disability benefits, sick pa	State: Local: Alimony: Maintenance: Support: Divorce settlement: Property settlement:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00 t \$0.00 \$0.00 \$0.00 \$0.00

Case 17-18926 Doc 1 Filed 06/22/17 Entered 06/22/17 16:58:21 Desc Main Document Page 17 of 79

Deb	tor 1 Trifa	M	Wright	Case number (if	known)	_
	First Name	Middle Name	Last Name			
31.	Interests in insurance po Examples: Health, disability		avings account (HSA); credit, ho	omeowner's, or renter's	insurance	
	No ✓ Yes. Name the insuran	Cor	mpany name:	Bene	eficiary:	Surrender or refund value:
	of each policy and list		Insurance Policy through empl	oyer (term) child	dren	\$0.00
32.	Any interest in property of If you are the beneficiary of property because someone	f a living trust, expect proce	eone who has died eeds from a life insurance policy	, or are currently entitled	to receive	
	✓ No					
	Yes. Describe					
33.	Claims against third part Examples: Accidents, empl		nave filed a lawsuit or made a e claims, or rights to sue	demand for payment		
	✓ No					
	Yes. Describe					
34.	Other contingent and un to set off claims	liquidated claims of ever	y nature, including counterc	aims of the debtor an	d rights	
	✓ No					
	Yes. Describe					
35.	Any financial assets you	did not already list				
	✓ No					
	Yes. Describe					
36.		-	rt 4, including any entries for		:hed ▶	\$5.49
Part	5: Describe Any Busi	ness-Related Proper	ty You Own or Have an In	terest In. List any re	eal estate in Part 1	
37.	Do you own or have any	legal or equitable interes	st in any business-related pro	perty?		
	No. Go to Part 6.				Cur	rent value of the
	Yes. Go to line 38.					tion you own?
	les. do to line so.					not deduct secured claims exemptions
38.	Accounts receivable or o	commissions you already	earned			
	√ No					
	Yes. Describe					
39.	Office equipment, furnish Examples: Business-related		dems, printers, copiers, fax mad	chines, rugs, telephones	s, desks, chairs, electror	nic devices
	✓ No					
	Yes. Describe					
	-					

Case 17-18926 Doc 1 Filed 06/22/17 Entered 06/22/17 16:58:21 Desc Main Document Page 18 of 79

Deb	tor 1 Trifa	M	Wright	Case number (if known)	
40	First Name	Middle Name	Last Name	ravu tua da	
40.		quipment, supplies you us	e in business, and tools of y	our trade	
	✓ No				
	Yes. Describe				
41.	Inventory				
	- N				
	Yes. Describe				
	Tes. Describe				
	-				
42.	Interests in partnersh	ips or joint ventures			
	✓ No				
	Yes. Give specific	Na	ame of entity:	% of ownership:	
	information about				
	them	_		<u> </u>	-
		_			-
		_			- ———
43. (Customer lists, mailing	lists, or other compilation	is		
	✓ No				
	Yes. Do your lists i	nclude personally identifiable	information (as defined in 11	U.S.C. § 101(41A))?	
	— No				
	No No Door	ribo			
	Yes. Desc	nibe			 -
44.	Any business-related	property you did not alrea	dy list		
	✓ No				
	Yes. Give specific	-			_
	information				
		_			_
		_			
					<u> </u>
		_			_
1E A	dd the deller velue of	all of your optrice from Bor	t E including any antrica fo	r nagas yay baya attachad	
			t 5, including any entries fo		
<u> </u>					
Part		arm- and Commercial I i interest in farmland, list it in P		y You Own or Have an Interest In.	
46.	Do you own or have a	ny legal or equitable inter	est in any farm- or commer	cial fishing-related property?	
	No. Go to Part 7.				Current value of the portion you own?
	Yes. Go to line 47.				Do not deduct secured claims
	_				or exemptions
47.	Farm animals Examples: Livestock, p	oultry farm-raised fish			
		ounty, taitif-taised IISH			
	✓ No				
	Van Danavilaa				
	Yes. Describe				

Case 17-18926 Doc 1 Filed 06/22/17 Entered 06/22/17 16:58:21 Desc Main Document Page 19 of 79

Debt	tor 1 Trifa First Name		Wright Last Name	Case number (if known)	
48.	Crops-either growing	or harvested			
	No Yes. Describe				
49.	Farm and fishing equi	ipment, implements, machinery, fixtur	es, and tools of trade		
	✓ No				
	Yes. Describe				
50.	Farm and fishing supp	plies, chemicals, and feed			
	✓ No				
	Yes. Describe				
51.	Any farm- and comme	ercial fishing-related property you did	not already list		
01.	No	crotal listing related property you did	not uncady not		
	Yes. Describe				
52 A	dd the dollar value of a	all of your entries from Part 6, includin	ng any entries for nages y	ou have attached	
		er here			
				_	
Part		operty You Own or Have an Inter		ot List Above	
53.		operty of any kind you did not already lets, country club membership	list?		
	✓ No				
	Yes. Give specific				
	information				
54. A	dd the dollar value of a	all of your entries from Part 7. Write th	at number here		>
Part 8	8: List the Totals of	of Each Part of this Form			
		e, line 2		•	
-	part 2 total vehicles, li		\$9050.00		
	-	and household items, line 15	\$1825.00		
	art 4: Total financial a		\$5.49		
		related property, line 45			
		fishing-related property, line 52			
		perty not listed, line 54			
62.1	Fotal personal property	y. Add lines 56 through 61	\$10880.49	Copy personal property total	+ \$10880.49
			L		\$10880.49
63. T	otal of all property on	Schedule A/B. Add line 55 + line 62			ψ10000.49

Case 17-18926 Doc 1 Filed 06/22/17 Entered 06/22/17 16:58:21 Desc Main Document Page 20 of 79

Fill in this information to identify your case:							
Debtor 1	Trifa	М	Wright				
	First Name	Middle Name	Last Name				
Debtor 2							
(Spouse, if filing)	First Name	Middle Name	Last Name				
United States E	Bankruptcy Court for the:	Northern	District of Illinois (State)				
Case number (If known)		_	(Otate)				

Official Form 106C

Check if this is an amended filing

Schedule C: The Property You Claim as Exempt

04/16

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on *Schedule A/B: Property* (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of *Part 2: Additional Page* as necessary. On the top of any additional pages, write your name and case number (if known).

For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions—such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds—may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount.

Par	t 1: Identify the Property You Clair	n as Exempt					
1.	Which set of exemptions are you claimi	ing? Check one only, ev	ven if your spouse is filing with you.				
	You are claiming state and federal	nonbankruptcy exemp	otions. 11 U.S.C. § 522(b)(3)				
	You are claiming federal exemption	ns. 11 U.S.C. § 522(b)(2	2)				
2.	For any property you list on Schedule A	For any property you list on Schedule A/B that you claim as exempt, fill in the information below.					
	Brief description of the property and line on Schedule A/B that lists this property	Current value of the portion you own Copy the value from Schedule A/B	Amount of the exemption you claim Check only one box for each exemption.	Specific laws that allow exemption			
	Brief description: Nissan Altima, 2013, Used 2013 Nissan Altima	\$9,050.00	\$0 100% of fair market value, up to any	735 ILCS 5/12-1001(c); 735 ILCS 5/12-1001(b)			
	Line from Schedule A/B: 03		applicable statutory limit				
	Brief			735 ILCS 5/12-1001(a)			
	description:	\$475.00	\$475.00				
	women's used clothing and apparel		100% of fair market value, up to any	_			
	Line from		applicable statutory limit				
	Schedule A/B: 11						
3.	✓ No	ery 3 years after that for	375? cases filed on or after the date of adjustment.) vithin 1,215 days before you filed this case?				

Case 17-18926 Doc 1 Filed 06/22/17 Entered 06/22/17 16:58:21 Desc Main Document Page 21 of 79

Debtor 1 Trifa М Wright Case number (if known) Middle Name First Name Last Name Part 2: **Additional Page** Brief description of the property and **Current value of** Amount of the exemption you claim Specific laws that allow exemption line on Schedule A/B that lists this the portion you property Check only one box for each exemption. own Copy the value from Schedule A/B Brief 735 ILCS 5/12-1001(b) \$875.00 description: **✓** \$875.00 miscellaneous 100% of fair market value, up to any household goods and applicable statutory limit furnishings Line from Schedule A/B: 06 Brief 735 ILCS 5/12-1001(b) \$5.49 description: **✓** Checking account, 100% of fair market value, up to any JPMorgan Chase applicable statutory limit Line from Schedule A/B: 17 Brief 735 ILCS 5/12-1001(b) \$0.00 description: **✓** \$0 Savings account, 100% of fair market value, up to any JPMorgan Chase applicable statutory limit Line from Schedule A/B: Brief 735 ILCS 5/12-1001(b) \$325.00 description: **✓** \$325.00 miscellaneous 100% of fair market value, up to any household electronics: applicable statutory limit cell phone, television, laptop, tablet Line from Schedule A/B: 735 ILCS 5/12-1001(b) Brief \$150.00 description: **✓** \$150.00 miscellaneous jewelry 100% of fair market value, up to any Line from applicable statutory limit Schedule A/B: Brief 735 ILCS 5/12-1001(f) \$0.00 description: **✓** \$0 Life Insurance Policy 100% of fair market value, up to any through employer (term)

Line from Schedule A/B:

applicable statutory limit

Case 17-18926 Doc 1 Filed 06/22/17 Entered 06/22/17 16:58:21 Desc Main Document Page 22 of 79

			Do	ocument Page 22 of 3	79		
Fill in	this inforr	nation to identify your cas	se:				
Debto	r 1	Trifa First Name	M Middle Name	Wright Last Name			
Debto (Spous	or 2 e, if filing)	First Name	Middle Name	Last Name			
		ankruptcy Court for the:	Northern	District of Illinois (State)			
Case (If know	number ⑺			_			
Offi	icial	Form 106D			1		Check if this is an mended filing
Scl	nedu	le D: Credito	ors Who Ha	ve Claims Secure	d by Prop		12/15
Be as more s	complete space is r	and accurate as possibl	le. If two married peopl	e are filing together, both are equ nber the entries, and attach it to t	ally responsible for su	pplying correct infor	
	 Do any creditors have claims secured by your property? No. Check this box and submit this form to the court with your other schedules. You have nothing else to report on this form. Yes. Fill in all of the information below. 						
Part	<u> </u>	All Secured Claims					
2.	List all s	•	an one creditor has a par	cured claim, list the creditor ticular claim, list the other creditors in der according to the creditor's name.	Column A Amount of claim Do not deduct the value of collateral.	Column B Value of collateral that supports this claim	Column C Unsecured portion If any
2.1	PARTA City	er Street	Used 2013 Nissan Altir	that secures the claim: na Value: \$9,050.00 a, the claim is: Check all that apply.	<u>\$16,320.00</u>	\$9,050.00	<u>\$7,270.00</u>
	✓ Deb	tor 2 only		all that apply. made (such as mortgage or secured			
	At le	tor 1 and Debtor 2 only ast one of the debtors another	car loan) Statutory lien (such	n as tax lien, mechanic's lien) n a lawsuit			
	to a	ck if this claim relates community debt	Other (including a r	ight to offset)			
	Date de incurred		Last 4 digits of accou	int number1001			

Add the dollar value of your entries in Column A on this page. Write that number

here:

\$16,320.00

Case 17-18926 Doc 1 Filed 06/22/17 Entered 06/22/17 16:58:21 Desc Main

		D	ocument Page 23 o	of 79			
Fill in this	information to identify your case:						
Debtor 1	Trifa First Name	M Middle Name	Wright Last Name				
Debtor 2 (Spouse, if fili		Middle Name	Last Name				
United Sta	tes Bankruptcy Court for the: No	rthern	District of Illinois (State)				
Case num (If known)	ber		(Glate)				
Officia	I Form 106E/F				Chec	k if this is an	amended filing
Sche	dule E/F: Credi	tors Who	Have Unsecur	ed Claims			12/15
other party Form 106A claims tha the entries known).	plete and accurate as possible. y to any executory contracts or u I/B) and on Schedule G: Executo t are listed in Schedule D: Credit in the boxes on the left. Attach List All of Your PRIORITY Un	inexpired leases th ry Contracts and U tors Who Hold Clair the Continuation F	at could result in a claim. Also I Inexpired Leases (Official Form 1 Ins Secured by Property. If more	ist executory contract 06G). Do not include a space is needed, copy	s on <i>Schedul</i> any creditors the Part you	le A/B: Prope with partial u need, fill it	erty (Official lly secured out, number
□ '	ny creditors have priority unsecu No. Go to Part 2. Yes.	ıred claims against	you?				
listed As m Conti	all of your priority unsecured cla, identify what type of claim it is. If uch as possible, list the claims in al inuation Page of Part 1. If more tha an explanation of each type of claim	a claim has both pric phabetical order acco n one creditor holds	ority and nonpriority amounts, list the ording to the creditor's name. If yo a particular claim, list the other creditions are considered to the ordinal records.	nat claim here and show u have more than two p litors in Part 3.	both priority	and nonprior	ity amounts.
					Total claim	Priority amount	Nonpriority amount
2.1 IRS	1 rity Creditor's Name		Last 4 digits of account number	r	\$3,200.00	\$3,200.00	\$0.00
<u>PO</u>	Box 7346 mber Street		When was the debt incurred?	n/a			
	Tibel Street		As of the date you file, the clai apply.	m is: Check all that			
	adelphia Pennsylvania	19101	Contingent				
City Wh	o incurred the debt? Check one. Debtor 1 only	Zip Code	Unliquidated Disputed				
	Debtor 2 only		Type of PRIORITY unsecured c	laim:			
H	Debtor 1 and Debtor 2 only		Domestic support obligations				
H	At least one of the debtors and an	other	Taxes and certain other debts government	s you owe the			
	Check if this claim relates to a	community debt	Claims for death or personal intoxicated	injury while you were			
ls t	he claim subject to offset?		Other Specify				

Yes

Other. Specify ___

Case 17-18926 Doc 1 Filed 06/22/17 Entered 06/22/17 16:58:21 Desc Main Document Page 24 of 79

Debtor		М	Wright	Case number (if known)	
	First Name	Middle Name	Last Name		
Part 2:					
3. Do	any creditors have nonpriority No. You have nothing to repo Yes.		-	art with your other schedules.	
un If r	secured claim, list the creditor sep	arately for each claim.	For each claim listed,	the creditor who holds each claim. If a creditor has more identify what type of claim it is. Do not list claims already in the sum of the sum of the sum of the sum of the country of the country of the country of the credit of	cluded in Part 1.
					Total claim
	AFNI, INC. Nonpriority Creditor's Name PO Box 3517			4 digits of account number 3573 n was the debt incurred? 11/2016	\$1,451.00
١	Number Street		As o	f the date you file, the claim is: Check all that apply.	
į	Bloomington Illinois City State Who incurred the debt? Check of Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only	Zip Co	ode	Contingent Unliquidated Disputed of NONPRIORITY unsecured claim: Student loans Obligations arising out of a separation agreement or	
	At least one of the debtors an	d another		divorce that you did not report as priority claims	
	Check if this claim relates	to a community debi		Debts to pension or profit-sharing plans, and other similar debts	
	s the claim subject to offset? No Yes		.	001 Collection; Collecting for ORIGINAL CREDITOR: AT T Other. Specify MOBILITY	
	Americash - Bankruptcy		Last	4 digits of account number	\$700.00
	Nonpriority Creditor's Name PO Box 184			n was the debt incurred?n/a	
4.3	Des Plaines Illinois City State Who incurred the debt? Check of Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors an Check if this claim relates to the claim subject to offset? No Yes Amita Health	Zip Co one. d another	Type	f the date you file, the claim is: Check all that apply. Contingent Unliquidated Disputed of NONPRIORITY unsecured claim: Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts Other. Specify Collecting For - Payday loan 4 digits of account number	\$226.12
	Nonpriority Creditor's Name 22589 Network Place			n was the debt incurred?	Ψ223112
; ; ;	Chicago Illinois City State Who incurred the debt? Check of Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors an Check if this claim relates is the claim subject to offset? No	Zip Co one. d another	As o	f the date you file, the claim is: Check all that apply. Contingent Unliquidated Disputed F of NONPRIORITY unsecured claim: Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts Other. Specify Collecting For -	

Case 17-18926 Doc 1 Filed 06/22/17 Entered 06/22/17 16:58:21 Desc Main Document Page 25 of 79

Wright Debtor 1 Trifa М Case number (if known) Middle Name First Name Last Name Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim** 4.4 Arrowhead Advance \$401.26 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? Po Box 6048 Street As of the date you file, the claim is: Check all that apply. C/O Wakpamni Lake Community Corporation Contingent Unliquidated 57770 South Dakota City Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar At least one of the debtors and another Check if this claim relates to a community debt Other. Specify Collecting For - Payday loan Is the claim subject to offset? **✓** No Yes CAPITAL ONE \$0.00 6035 Last 4 digits of account number ___ Nonpriority Creditor's Name When was the debt incurred? P O Box 30253 11/2010 Number As of the date you file, the claim is: Check all that apply. Contingent Salt Lake City 84130 Utah Unliquidated City State Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt debts Other. Specify Is the claim subject to offset? **✓** No Yes **CAPITAL ONE** 4.6 \$0.00 Last 4 digits of account number 4182 Nonpriority Creditor's Name When was the debt incurred? 3/2011 P O Box 30253 Number As of the date you file, the claim is: Check all that apply. Contingent 84130 Salt Lake City Utah Unliquidated City State Zip Code Disputed Who incurred the debt? Check one. Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt debts

✓ No ☐ Yes

Is the claim subject to offset?

Other. Specify _

CreditCard

Case 17-18926 Doc 1 Filed 06/22/17 Entered 06/22/17 16:58:21 Desc Main Page 26 of 79 Document

Case number (if known) Wright Debtor 1 Trifa М Middle Name Last Name Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim**

4.7	Manager de Constitute Manager	— Last 4 digits of account number 0183 -	\$0.00			
	Nonpriority Creditor's Name 2769 WEST AJ HIGHWAY	When was the debt incurred? 11/2016				
	Number Street	As of the date you file the claim is Check all that apply				
		As of the date you file, the claim is: Check all that apply. Contingent				
	MORRISTOWN Tennessee 37814					
	City State Zip Code	Unliquidated				
	Who incurred the debt? Check one. Debtor 1 only	Disputed				
	<u> </u>	Type of NONPRIORITY unsecured claim:				
	Debtor 2 only	Student loans				
	Debtor 1 and Debtor 2 only	Obligations arising out of a separation agreement or				
	At least one of the debtors and another	divorce that you did not report as priority claims				
	Check if this claim relates to a community debt	Debts to pension or profit-sharing plans, and other similar debts				
	Is the claim subject to offset?	Other. Specify CreditCard				
	✓ No					
	Yes					
4.0	<u> </u>		* * * * * * * * * *			
4.8	Chase Bank Nonpriority Creditor's Name	Last 4 digits of account number	\$1,234.00			
	P.O. Box 659732	When was the debt incurred?n/a				
	Number Street	As of the date you file, the claim is: Check all that apply.				
		— Contingent				
		Unliquidated				
	San Antonio Texas 78265 City State Zip Code	Disputed				
	Who incurred the debt? Check one.					
	Debtor 1 only	Type of NONPRIORITY unsecured claim:				
	Debtor 2 only	Student loans				
	Debtor 1 and Debtor 2 only	Obligations arising out of a separation agreement or divorce that you did not report as priority claims				
	At least one of the debtors and another	Debts to pension or profit-sharing plans, and other similar				
	Check if this claim relates to a community debt	─ debts ✓ Other. Specify Collecting For - NSF FEE				
	Is the claim subject to offset?	Other Speeding Toll Nor TEE				
	✓ No					
	Yes					
	<u> </u>					
4.9	ComEd Nonpriority Creditor's Name	Last 4 digits of account number	\$322.00			
	3 Lincoln Center	When was the debt incurred?n/a				
	Number Street	As of the date you file, the claim is: Check all that apply.				
	Bankruptcy Section	— Contingent				
	- · · · - · · · · · · · · · · · · · · ·	Unliquidated				
	Oakbrook Terrace Illinois 60181 City State Zip Code	Disputed				
	Who incurred the debt? Check one.					
	Debtor 1 only	Type of NONPRIORITY unsecured claim:				
	Debtor 2 only	Student loans				
	Debtor 1 and Debtor 2 only	Obligations arising out of a separation agreement or divorce that you did not report as priority claims				
	At least one of the debtors and another	Debts to pension or profit-sharing plans, and other similar debts				
	Check if this claim relates to a community debt	Other. Specify Collecting For -				
	Is the claim subject to offset? No	_				
	Yes					

Case 17-18926 Doc 1 Filed 06/22/17 Entered 06/22/17 16:58:21 Desc Main Document Page 27 of 79

Wright Debtor 1 Trifa М Case number (if known) Middle Name First Name Last Name Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim** 4.10 COMENITY BANK/CARSONS \$262.00 Last 4 digits of account number Nonpriority Creditor's Name 1314 PINÉLOG ROAD When was the debt incurred? 4/2016 Number As of the date you file, the claim is: Check all that apply. Contingent **AIKEN** South Carolina 29803 Unliquidated City State Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Other. Specify __ CreditCard Is the claim subject to offset? **✓** No Yes 4.11 Comenity Bank/Express \$472.00 Last 4 digits of account number 5849 Nonpriority Creditor's Name PO BOX 330066 When was the debt incurred? 4/2016 Number Street As of the date you file, the claim is: Check all that apply. Contingent NORTHGLENN Colorado 80233 Unliquidated City State Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Other. Specify ___ CreditCard Is the claim subject to offset? **✓** No Yes 4.12 Credit Collection Services MA \$126.00 Last 4 digits of account number _ Nonpriority Creditor's Name 725 Canton Street When was the debt incurred? Street Number As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Massachusetts 02062 Norwood City State Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar debts Check if this claim relates to a community debt Other. Specify Collecting For - Edward Hospital Is the claim subject to offset? **✓** No

Case 17-18926 Doc 1 Filed 06/22/17 Entered 06/22/17 16:58:21 Desc Main Document Page 28 of 79

Wright Debtor 1 Trifa М Case number (if known) Middle Name First Name Last Name Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim** 4.13 \$0.00 Last 4 digits of account number Nonpriority Creditor's Name 1 TOWER LN STE 1000 When was the debt incurred? 4/2010 Number As of the date you file, the claim is: Check all that apply. Contingent OAKBROOK Illinois 60181 Unliquidated TERRACE City State Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only ✓ Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Other. Specify _ Is the claim subject to offset? **✓** No Yes ENHANCED RECOVERY CO L 4.14 \$64.00 Last 4 digits of account number _ 7906 Nonpriority Creditor's Name When was the debt incurred? 1/2017 8014 BAYBERRY RD Number Street As of the date you file, the claim is: Check all that apply. Contingent JACKSONVILLE 32256 Florida Unliquidated City State Zip Code Disputed Who incurred the debt? Check one. Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt 001 Collection; Collecting for Is the claim subject to offset? **✓** ORIGINAL CREDITOR: COMCAST **✓** No CABLE COMMUNICATIONS Other. Specify Yes FIRST PREMIER BANK 4.15 \$455.00 Last 4 digits of account number Nonpriority Creditor's Name Jefferson Capital Systems, LLC PO Box 7999 When was the debt incurred? 10/2016 Number Street As of the date you file, the claim is: Check all that apply. c/o Kelly Lukason Contingent Saint Cloud Minnesota 56302 Unliquidated City State Zip Code Disputed Who incurred the debt? Check one. Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt debts Other. Specify _ CreditCard Is the claim subject to offset? **✓** No

Case 17-18926 Doc 1 Filed 06/22/17 Entered 06/22/17 16:58:21 Desc Main Document Page 29 of 79

Wright Debtor 1 Trifa М Case number (if known) Middle Name First Name Last Name Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim** 4.16 \$0.00 Last 4 digits of account number Nonpriority Creditor's Name 900 W DELAWARE When was the debt incurred? 11/2010 Number As of the date you file, the claim is: Check all that apply. Contingent SIOUX FALLS South Dakota 57104 Unliquidated City State Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Other. Specify _ CreditCard Is the claim subject to offset? Yes 4.17 **GREAT AMERICAN FINAN** \$0.00 Last 4 digits of account number Nonpriority Creditor's Name 20 NORTH WACKER DR, STE 2275 When was the debt incurred? Number Street As of the date you file, the claim is: Check all that apply. Contingent Unliquidated 60606 CHICAGO Illinois City State Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Other. Specify Notice only 2014-SC-004392 Is the claim subject to offset? **✓** No Yes 4.18 Lendgreen \$173.00 Last 4 digits of account number Nonpriority Creditor's Name P.O. Box 221 When was the debt incurred? n/a Street Number As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Wisconsin 54538 Lac Du Flambeau City Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Other. Specify Collecting For - Payday Loan Is the claim subject to offset? **✓** No

Case 17-18926 Doc 1 Filed 06/22/17 Entered 06/22/17 16:58:21 Desc Main Document Page 30 of 79

Wright Debtor 1 Trifa М Case number (if known) Middle Name First Name Last Name Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim** 4.19 \$0.00 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? 9/2016 121 Continental Dr Ste 1 Number As of the date you file, the claim is: Check all that apply. Contingent Newark Delaware 19713 Unliquidated City State Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Other. Specify ___ CreditCard Is the claim subject to offset? Yes 4.20 Malcom S. Gerald and Associates, Inc. \$2,074.65 Last 4 digits of account number Nonpriority Creditor's Name 332 S Michigan Ave Ste 600 When was the debt incurred? Number As of the date you file, the claim is: Check all that apply. Contingent Unliquidated 60604 Chicago Illinois City State Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Other. Specify Collecting For - Adventist Is the claim subject to offset? **✓** No Yes MID AMERICA BK/TOTAL C 4.21 \$522.00 0131 Last 4 digits of account number Nonpriority Creditor's Name 5109 S BROADBAND L When was the debt incurred? 3/2016 Number As of the date you file, the claim is: Check all that apply. Contingent 57109 Sioux Falls South Dakota Unliquidated City State Zip Code Disputed Who incurred the debt? Check one. Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt debts Other. Specify ___ CreditCard Is the claim subject to offset? **✓** No

Case 17-18926 Doc 1 Filed 06/22/17 Entered 06/22/17 16:58:21 Desc Main Document Page 31 of 79

Wright Debtor 1 Trifa М Case number (if known) Middle Name First Name Last Name Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim** MID AMERICA BK/TOTAL C 4.22 \$445.00 Last 4 digits of account number Nonpriority Creditor's Name 5109 S BROADBAND L When was the debt incurred? 8/2016 Number As of the date you file, the claim is: Check all that apply. Contingent Sioux Falls South Dakota 57109 Unliquidated City State Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Other. Specify _ CreditCard Is the claim subject to offset? **✓** No Yes 4.23 MIDWEST RECOVERY SYSTE \$745.00 Last 4 digits of account number 4431 Nonpriority Creditor's Name 2747 W CLAY ST STE A When was the debt incurred? Number Street As of the date you file, the claim is: Check all that apply. Contingent SAINT CHARLES Missouri 63301 Unliquidated City State Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt 001 Collection; Collecting for Is the claim subject to offset? **✓** ORIGINAL CREDITOR: GTI **✓** No Other. Specify **HOLDINGS** Yes NATIONWIDE CAC LLC 4.24 \$0.00 Last 4 digits of account number _ Nonpriority Creditor's Name 3435 N CICERO AVE When was the debt incurred? 1/2011 Number As of the date you file, the claim is: Check all that apply. Contingent **CHICAGO** 60641 Illinois Unliquidated City State Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt debts Other. Specify _ 048 Automobile Is the claim subject to offset? No

Case 17-18926 Doc 1 Filed 06/22/17 Entered 06/22/17 16:58:21 Desc Main Document Page 32 of 79

Wright Debtor 1 Trifa М Case number (if known) Middle Name First Name Last Name Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim** NATIONWIDE LOANS LLC 4.25 \$1,467.00 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? 3435 N Cicero Number Street As of the date you file, the claim is: Check all that apply. Contingent Chicago Illinois 60641 Unliquidated City State Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Other. Specify ____ 015 InstallmentLoan Is the claim subject to offset? **✓** No Yes 4.26 Nicor Gas \$600.00 Last 4 digits of account number Nonpriority Creditor's Name PO Box 0632 When was the debt incurred? Number Street As of the date you file, the claim is: Check all that apply. Contingent Unliquidated 60507 Illinois Aurora City State Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Other. Specify ____ Collecting For -Is the claim subject to offset? **✓** No Yes Oak Trust Credit Union 4.27 \$0.00 1000 Last 4 digits of account number Nonpriority Creditor's Name 1S450 SUMMIT AVE When was the debt incurred? 5/2011 Number As of the date you file, the claim is: Check all that apply. Contingent OAKBROOK 60181 Illinois Unliquidated **TERRACE** State Zip Code City Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar debts Check if this claim relates to a community debt Other. Specify 018 Mortgage Is the claim subject to offset? **✓** No

Case 17-18926 Doc 1 Filed 06/22/17 Entered 06/22/17 16:58:21 Desc Main Document Page 33 of 79

Wright Debtor 1 Trifa М Case number (if known) Middle Name First Name Last Name Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim** 4.28 \$548.00 Last 4 digits of account number Nonpriority Creditor's Name PO Box 3251 C/O Melissa Frymire When was the debt incurred? 7/2013 Number As of the date you file, the claim is: Check all that apply. Contingent Evansville Indiana 47731 Unliquidated City State Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Other. Specify ___ 024 InstallmentLoan Is the claim subject to offset? **✓** No Yes 4.29 PORTFOLIO RECOVERY ASS \$119.00 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? 11/2014 140 Corporate Blvd Number Street As of the date you file, the claim is: Check all that apply. Contingent Norfolk Virginia 23502 Unliquidated City State Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Other. Specify 001 UnknownLoanType Is the claim subject to offset? **✓** No Yes 4.30 Rushmore Financial \$2,130.00 Last 4 digits of account number _ Nonpriority Creditor's Name PO Box 283 When was the debt incurred? Street Number As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Flandreau South Dakota 57028 City State Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar At least one of the debtors and another debts Check if this claim relates to a community debt Other. Specify $\underline{\quad \text{Collecting For - Payday } L} \text{oan}$ Is the claim subject to offset? **✓** No

Case 17-18926 Doc 1 Filed 06/22/17 Entered 06/22/17 16:58:21 Desc Main Document Page 34 of 79

Wright Debtor 1 Trifa М Case number (if known) Middle Name First Name Last Name Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim** 4.31 \$1,536.00 Last 4 digits of account number 4136 Nonpriority Creditor's Name C/O SECURITY FINAN POB 3146 When was the debt incurred? 8/2013 Number Street As of the date you file, the claim is: Check all that apply. Contingent **SPARTANBURG** South Carolina 29304 Unliquidated City State Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Other. Specify ____ 13 InstallmentLoan Is the claim subject to offset? **✓** No Yes 4.32 SECURITY FIN \$0.00 Last 4 digits of account number 9526 Nonpriority Creditor's Name C/O SECURITY FINAN POB 3146 When was the debt incurred? Number Street As of the date you file, the claim is: Check all that apply. Contingent **SPARTANBURG** South Carolina 29304 Unliquidated City State Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt ✓ Other. Specify ____ 10 InstallmentLoan Is the claim subject to offset? **✓** No Yes SECURITY FIN 4.33 \$0.00 Last 4 digits of account number Nonpriority Creditor's Name C/O SECURITY FINAN POB 3146 When was the debt incurred? 8/2012 Number As of the date you file, the claim is: Check all that apply. Contingent **SPARTANBURG** 29304 South Carolina Unliquidated City Zip Code Who incurred the debt? Check one Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt debts Other. Specify _ 3 InstallmentLoan Is the claim subject to offset? No

Case 17-18926 Doc 1 Filed 06/22/17 Entered 06/22/17 16:58:21 Desc Main Document Page 35 of 79

Wright Debtor 1 Trifa М Case number (if known) Middle Name First Name Last Name Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim** 4.34 \$0.00 Last 4 digits of account number 8780 Nonpriority Creditor's Name C/O SECURITY FINAN POB 3146 When was the debt incurred? 6/2011 Street As of the date you file, the claim is: Check all that apply. Contingent **SPARTANBURG** South Carolina 29304 Unliquidated City State Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Other. Specify ___ 10 InstallmentLoan Is the claim subject to offset? **✓** No Yes 4.35 SOUTHWEST RECOVERY SER \$697.00 Last 4 digits of account number 0767 Nonpriority Creditor's Name 15400 KNOLL TRAIL DR STE When was the debt incurred? Number Street As of the date you file, the claim is: Check all that apply. Contingent DALLAS Texas 75248 Unliquidated City State Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt 001 Collection; Collecting for Is the claim subject to offset? **✓** ORIGINAL CREDITOR: ALLSTATE **✓** No Other. Specify CAPITAL GROUP LLC Yes 4.36 Speedy Cash \$400.00 Last 4 digits of account number Nonpriority Creditor's Name P O Box 780408 When was the debt incurred? Number Street As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Wichita Kansas 67278 City State Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar At least one of the debtors and another debts Check if this claim relates to a community debt Other. Specify <u>Collecting For - Payday loan</u> Is the claim subject to offset? **✓** No

Case 17-18926 Doc 1 Filed 06/22/17 Entered 06/22/17 16:58:21 Desc Main Document Page 36 of 79

Wright Debtor 1 Trifa М Case number (if known) Middle Name First Name Last Name Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim** 4.37 STELLAR RECOVERY INC \$341.00 Last 4 digits of account number 5017 Nonpriority Creditor's Name When was the debt incurred? 2/2017 PO Box 1119 Number As of the date you file, the claim is: Check all that apply. Contingent Charlotte North Carolina 28201 Unliquidated City State Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt 001 Collection; Collecting for Is the claim subject to offset? **|** ORIGINAL CREDITOR: DISH **✓** No Other. Specify **NETWORK** Yes 4.38 SYNCB/CARE CREDIT \$0.00 Last 4 digits of account number 5842 Nonpriority Creditor's Name 950 FORRER BLVD When was the debt incurred? Number Street As of the date you file, the claim is: Check all that apply. Contingent KETTERING Ohio 45420 Unliquidated City State Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Other. Specify ___ CreditCard Is the claim subject to offset? **✓** No Yes 4.39 Target Cash Now \$600.00 Last 4 digits of account number _ Nonpriority Creditor's Name PO Box 581 When was the debt incurred? Street Number As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Montana 59527 Hays City Zip Code State Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar At least one of the debtors and another debts Check if this claim relates to a community debt Other. Specify Collecting For - Payday Loans Is the claim subject to offset? **✓** No

Case 17-18926 Doc 1 Filed 06/22/17 Entered 06/22/17 16:58:21 Desc Main Document Page 37 of 79

Wright Debtor 1 Trifa М Case number (if known) Middle Name First Name Last Name Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim** 4.40 TEK-COLLECT INC \$63.00 Last 4 digits of account number Nonpriority Creditor's Name 871 PARK ST When was the debt incurred? 5/2013 Number Street As of the date you file, the claim is: Check all that apply. Contingent **COLUMBUS** Ohio 43215 Unliquidated City State Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt 001 Collection; Collecting for Is the claim subject to offset? **|** ORIGINAL CREDITOR: MEDICAL **✓** No Other. Specify PAYMENT DATA Yes 4.41 US DEPT OF ED/GLELSI \$70,198.00 Last 4 digits of account number 7581 Nonpriority Creditor's Name 2401 INTÉRNATIONAL LN When was the debt incurred? Number Street As of the date you file, the claim is: Check all that apply. Contingent MADISON Wisconsin 53704 Unliquidated City State Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only ✓ Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Other. Specify _ Is the claim subject to offset? **✓** No Yes US DEPT OF ED/GLELSI 4.42 \$0.00 Last 4 digits of account number Nonpriority Creditor's Name 2401 INTERNATIONAL LN When was the debt incurred? 7/2009 Number Street As of the date you file, the claim is: Check all that apply. Contingent 53704 MADISON Wisconsin Unliquidated City Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt debts Other. Specify Is the claim subject to offset? No

Yes

Case 17-18926 Doc 1 Filed 06/22/17 Entered 06/22/17 16:58:21 Desc Main Document Page 38 of 79

М Wright Debtor 1 Trifa Case number (if known) Middle Name First Name Last Name Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim** WEBBANK/FINGERHUT 4.43 \$802.00 Last 4 digits of account number Nonpriority Creditor's Name 6250 RIDGEWOOD RD When was the debt incurred? 5/2016 Number As of the date you file, the claim is: Check all that apply. Contingent SAINT CLOUD 56303 Minnesota Unliquidated City State Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Other. Specify ___ CreditCard Is the claim subject to offset? **✓** No Yes 4.44 WORLD FINANCE CORP OF GA \$819.00 Last 4 digits of account number Nonpriority Creditor's Name 100 COMMERCE DR #210 When was the debt incurred? Number Street As of the date you file, the claim is: Check all that apply. Contingent **NEWARK** Delaware 19713 Unliquidated City Zip Code State Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Other. Specify 012 InstallmentLoan Is the claim subject to offset? **✓** No

Yes

Case 17-18926 Doc 1 Filed 06/22/17 Entered 06/22/17 16:58:21 Desc Main Page 39 of 79 Document

Wright Last Name Debtor 1 Trifa First Name М Case number (if known) Middle Name

6. Total the a	he Amounts for Each Type of Unsecured Claim amounts of certain types of unsecured claims. This information is nounts for each type of unsecured claim.	s for statistical reporting purposes only. 28 U.S.C. §159.
		Total claims
Total claims from Part 1	6a. Domestic support obligations.	6a. \$0.00
	6b. Taxes and certain other debts you owe the government	6b. \$3,200.00
	6c. Claims for death or personal injury while you were intoxicated	6c. \$0.00
	6d. Other. Add all other priority unsecured claims. Write that amount here.	6d. \$0.00
	6e. Total. Add lines 6a through 6d.	\$3,200.00 6e.
		Total claims
Total claims from Part 2	6f. Student loans	6f. \$70,198.00
	6g. Obligations arising out of a separation agreement or divorce that you did not report as priority claims	6g. \$0.00
	6h. Debts to pension or profit-sharing plans, and other similar debts	6h. \$0.00
	6i. Other. Add all other nonpriority unsecured claims. Write that amount here.	6i. \$19,795.03
	6j. Total. Add lines 6f through 6i.	6j. \$89,993.03

Case 17-18926 Doc 1 Filed 06/22/17 Entered 06/22/17 16:58:21 Desc Main Document Page 40 of 79

Fill in this information to identify your case:								
Debtor 1	Trifa	М	Wright					
	First Name	Middle Name	Last Name	_				
Debtor 2								
(Spouse, if filing)	First Name	Middle Name	Last Name	_				
United States Bankruptcy Court for the:		Northern	District of Illinois (State)	_				
Case number		_	(5.50.5)	_				

Official Form 106G

Check if this is an amended filing

Schedule G: Executory Contracts and Unexpired Leases

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the additional page, fill it out, number the entries, and attach it to this page. On the top of any additional pages, write your name and case number (if known).

- 1. Do you have any executory contracts or unexpired leases?
 - No. Check this box and file this form with the court with your other schedules. You have nothing else to report on this form.
 - Yes. Fill in all of the information below even if the contracts or leases are listed on Schedule A/B: Property (Official Form 106A/B).
- 2. List separately each person or company with whom you have the contract or lease. Then state what each contract or lease is for (for example, rent, vehicle lease, cell phone). See the instructions for this form in the instruction booklet for more examples of executory contracts and unexpired leases.

ı	Person or comp	any with whom you have	the contract or lease	State what the contract or lease is for	
2.1	Marquette Manag Name	gement		Residential Lease, Debtor is Lessee, Residential Yearly Lease	
	175 S Highpoint	Dr		•	
	Number	Street			
	Romeoville	Illinois	60446		
	City	State	Zip Code		

Case 17-18926 Doc 1 Filed 06/22/17 Entered 06/22/17 16:58:21 Desc Main Document Page 41 of 79

				9	
Fill i	n this info	rmation to identify your	case:		
Deb	tor 1	Trifa	М	Wright	
		First Name	Middle Name	Last Name	
	tor 2 use, if filing)	First Name	Middle Name	Last Name	
Unit	ed States	Bankruptcy Court for the	e: Northern	District of Illinois	
	e number			(State)	
(If kno	own)				Check if this is ar
					amended filing
Of	ficial	Form 106H			
			-		
Sc	hedul	le H: Your Co	debtors		12/15
1.	Do you h No Yes	er every question. ave any codebtors? (If	you are filing a joint case, do	not list either spouse as a	,
2.			eu lived in a community pro lexico, Puerto Rico, Texas, W		? (Community property states and territories include Arizona, California, n.)
		Go to line 3.		····g···,··-	••
	Yes	. Did your spouse, forr	ner spouse, or legal equiva	lent live with you at the ti	time?
		No		,	
		Yes. In which commu	nity state or territory did you	ı live?	Fill in the name and current address of that person.
		Name of your spouse	, former spouse, or legal equ	ivalent	
		Number Street			
		City	State	Zip Cod	ode -

3. In Column 1, list all of your codebtors. Do not include your spouse as a codebtor if your spouse is filing with you. List the person shown in line 2 again as a codebtor only if that person is a guarantor or cosigner. Make sure you have listed the creditor on Schedule D (Official Form 106D), Schedule E/F (Official Form 106E/F), or Schedule G (Official Form 106G). Use Schedule D, Schedule E/F, or Schedule G to fill out Column 2.

Column 2: The creditor to whom you owe the debt

Check all schedules that apply:

Column 1: Your codebtor

Case 17-18926 Doc 1 Filed 06/22/17 Entered 06/22/17 16:58:21 Desc Main Document Page 42 of 79

			<u> </u>		
Fill in this information to identify	your case:				
Debtor 1 Trifa	М	Wright			
First Name	Middle Name	Last Nam	е	 Che	ck if this is:
Debtor 2 (Spouse, if filing) First Name	Middle Name	Last Nam		_	An amended filing
					A supplement showing post-petition chapter
United States Bankruptcy Court for the:	Northern	District of Illinois (State			expenses as of the following date:
Case number		(Oldin	-)	_ .	
(If known)					MM / DD / YYYY
Official Form 106I					
Schedule I: Your In	come				12
information about your spouse.	If you are separated and I, attach a separate she ry question.	d your spouse i	s not filing	with you, do	r spouse is living with you, include not include information about your onal pages, write your name and case
1. Fill in your employment		Debtor 1			Debtor 2
information.	Employment status	✓ Employed			Employed
If you have more than one job, attach a separate page with	. ,	Not Employed			Not Employed
information about additional					
employers.	Occupation	Credentialing	Specialist		_
Include part time, seasonal, or self-employed work.	Employer's name	ATI Physical T	herapy		
Occupation may include student	Employer's address	790 Remingto	on Blvd		
or homemaker, if it applies.		Number Street			Number Street
					· -
		Bolingbrook City	Illinois State	60440 Zip Code	City State Zip Code
		2 years	Olulo	p	o.i, o.a.e <u></u> p oode
	How long employed there?	2 your			
Part 2: Give Details About M					
	Monthly Income				
GIVE Details About I	Monthly Income				
		n. If you have not	hing to repo	ort for any line, v	vrite \$0 in the space. Include your non-filing
Estimate monthly income as of spouse unless you are separated.	the date you file this form	•		•	r that person on the lines below. If you need
Estimate monthly income as of spouse unless you are separated. If you or your non-filing spouse hav	the date you file this form	•	ormation for	•	
Estimate monthly income as of spouse unless you are separated. If you or your non-filing spouse hav	the date you file this form e more than one employer, eet to this form. ary, and commissions (befo	combine the info	ormation for	all employers fo	r that person on the lines below. If you need
Estimate monthly income as of spouse unless you are separated. If you or your non-filing spouse hav more space, attach a separate she 2. List monthly gross wages, saladeductions.) If not paid monthly	the date you file this form e more than one employer, eet to this form. ary, and commissions (befor, calculate what the monthly	combine the info	ormation for	all employers fo	r that person on the lines below. If you need

Case 17-18926 Doc 1 Filed 06/22/17 Entered 06/22/17 16:58:21 Desc Main Document Page 43 of 79

Debtor	-	M Middle Norce	Wright		Case number			
	First Name	Middle Name	Last Name	9	known) For Debtor 1	For Debtor 2 or non-filing spouse		
Copy	y line 4 here		→	4.	\$4,320.38			
5. List	all payroll deductions:							
5a. '	Tax, Medicare, and Soci	al Security deductions		5a.	\$572.61			
5b.	Mandatory contributions	s for retirement plans		5b.	\$0.00			
5c. '	Voluntary contributions	for retirement plans		5c.	\$0.00			
5d.	Required repayments of	retirement fund loans		5d.	\$0.00			
5e.	Insurance			5e.	\$117.85			
5f. [Domestic support obliga	tions		5f.	\$0.00			
5g.	Union dues			5g.	\$0.00			
5h.	Other deductions. Specif	fy:		5h. +	\$0.00 +			
6. Add +5h.	the payroll deductions.	Add lines 5a + 5b + 5c + 5d + 5c	e +5f + 5g	6.	\$690.45			
7. Calc	ulate total monthly take	e-home pay. Subtract line 6 from	n line 4.	7.	\$3,629.93			
8. List	all other income regular	rly received:						
İ	business, profession, or							
9		h property and business showing d necessary business expenses, me.		8a.	\$0.00			
8b.	Interest and dividends			8b.	\$0.00			
	Family support payment dependent regularly rec	s that you, a non-filing spouse eive	, or a					
	Include alimony, spousal s divorce settlement, and pro	support, child support, maintena operty settlement.	ince,	8c.	\$0.00			
8d.	Unemployment compens	sation		8d.	\$0.00			
8e. 9	Social Security			8e.	\$0.00			
I 0 1 Ի	nclude cash assistance an cash assistance that you re	cance that you regularly received the value (if known) of any not eceive, such as food stamps (ber utrition Assistance Program) or	n-	8f.	\$0.00			
- 8a	Pension or retirement in	ncome		8g.	\$0.00			
•	Other monthly income.			8h. +	\$0.00 +			
	-	es 8a + 8b + 8c + 8d + 8e + 8f +	+8g + 8h.	9.	\$0.00			
	culate monthly income. the entries in line 10 for D	Add line 7 + line 9. Debtor 1 and Debtor 2 or non-filir	ng spouse	10.	\$3,629.93 +		=	\$3,629.93
Inclu frien	ude contributions from an ds or relatives.	tributions to the expenses that unmarried partner, members of the already included in lines 2-10 or a	your househo	old, your	dependents, your roomn			
Spe	cify:						11. +	\$0.00
		column of line 10 to the amountary of Schedules and Statistica				,	12.	\$3,629.93
13. Do	you expect an increase	or decrease within the year a	fter you file t	his form	?			Combined monthly income
✓	No.							
	Yes. Explain:							

Case 17-18926 Doc 1 Filed 06/22/17 Entered 06/22/17 16:58:21 Desc Main Document Page 44 of 79

		Docu	iment Page 44 of 79	9	
Fill in this infor	mation to identify your	case:			
Debtor 1	Trifa	М	Wright		
Dalata v O	First Name	Middle Name	Last Name	Check if this is:	
Debtor 2 (Spouse, if filing)	First Name	Middle Name	Last Name	An amended filir	ıg
United States E	Bankruptcy Court for the	e: Northern [District of Illinois		howing post-petition chapter 13 the following date:
Case number			(State)	MM / DD / YYYY	,
				IVIIVI / DD / TTT	,
Official	Form 106J				
Schedul	e J: Your Ex	oenses			12/15
information. If	·		re filing together, both are equal form. On the top of any addition		
Part 1: Des	cribe Your Househ	old			
1. Is this a joi	nt case?				
✓ No. Go	to line 2				
Yes. D	oes Debtor 2 live in a	separate household?			
	No				
Ī	Yes. Debtor 2 must	file Official Forms 106J-2, Expen	nses for Separate Household of Deb	tor 2.	
2. Do you hav	e dependents?	No			
Do not list Debtor 2.	171	Yes. Fill out this information for	Dependent's relationship to	Dependent's	Does dependent live
Debior 2.	•	each dependent	Debtor 1 or Debtor 2 Child	age 19 years	with you? No.
			<u> </u>		✓ Yes.
			Child	14 years	No.
					✓ Yes.
	penses include If people other	No			
than yourself an	d your	Yes			
dependent	_				
Part 2: Esti	mate Your Ongoing	Monthly Expenses			
	of a date after the ban		rou are using this form as a supp plemental Schedule J, check the		
	•	-cash government assistance i it on Schedule I: Your Income	-		Your expenses
	I or home ownership e	xpenses for your residence. In	clude first mortgage payments and		\$1,556.00
If not inc	luded in line 4:				
4a. Real e	state taxes				4a \$0.00

4b.

4c.

4d.

\$0.00

\$0.00

\$0.00

4b. Property, homeowner's, or renter's insurance

4c. Home maintenance, repair, and upkeep expenses

4d. Homeowner's association or condominium dues

Case 17-18926 Doc 1 Filed 06/22/17 Entered 06/22/17 16:58:21 Desc Main Document Page 45 of 79

Debtor 1 Trifa M Wright Case number (if known)
First Name Middle Name Last Name

First Name ivilidie Name Last Name		
		Your expenses
5. Additional mortgage payments for your residence, such as home equity loar	ns 5.	\$0.00
6. Utilities:		
6a. Electricity, heat, natural gas	6a.	\$100.00
6b. Water, sewer, garbage collection	6b.	\$56.00
6c. Telephone, cell phone, Internet, satellite, and cable services	6c.	\$403.00
6d. Other. Specify:	6d	\$0.00
7. Food and housekeeping supplies	7.	\$400.00
8. Childcare and children's education costs	8.	\$0.00
9. Clothing, laundry, and dry cleaning	9.	\$75.00
10. Personal care products and services	10.	\$50.00
11. Medical and dental expenses	11.	\$0.00
12. Transportation. Include gas, maintenance, bus or train fare. Do not include car payments	12.	\$125.00
13. Entertainment, clubs, recreation, newspapers, magazines, and books	13.	\$0.00
14. Charitable contributions and religious donations	14.	\$0.00
15. Insurance. Do not include insurance deducted from your pay or included in lines 4 or 20.		
15a. Life insurance	15a	\$0.00
15b. Health insurance	15b	\$0.00
15c. Vehicle insurance	15c	\$289.00
15d. Other insurance. Specify:		\$0.00
16. Taxes. Do not include taxes deducted from your pay or included in lines 4 or 2	0.	
Specify:	16	\$0.00
17. Installment or lease payments:	10	
17a. Car payments for Vehicle 1	17a	\$0.00
17b. Car payments for Vehicle 2	17b	\$0.00
17c. Other. Specify:		\$0.00
17d. Other. Specify:	 17d	\$0.00
18. Your payments of alimony, maintenance, and support that you did not re	port as deducted from	\$0.00
your pay on line 5, Schedule I, Your Income (Official Form 106I).	18.	
19. Other payments you make to support others who do not live with you.		
Specify:		\$0.00
20. Other real property expenses not included in lines 4 or 5 of this form or or 20a. Mortgages on other property		\$0.00
20b. Real estate taxes.	20a	\$0.00
20c. Property, homeowner's, or renter's insurance	20b	\$0.00
20d. Maintenance, repair, and upkeep expenses.	20c	\$0.00
20e. Homeowner's association or condominium dues	20d	\$0.00
206. Homeowiter 5 association of condominatin dues	20e	\$0.00

Official Form 106J Schedule J: Your Expenses page 2

Case 17-18926 Doc 1 Filed 06/22/17 Entered 06/22/17 16:58:21 Desc Main Document Page 46 of 79

Debtor 1			М	Wright	Case number (if known)			
	First Name		Middle Name	Last Name				
21.Other.	 Specify 					21		\$0.00
	-	ir monthly expenses.					_	\$3,054.00
		4 through 21.	(D) (_	\$0.00
	22b. Copy line 22 (monthly expenses for Debtor 2), if any, from Official Form 106J-2							\$3,054.00
		2a and 22b. The resul		penses.		22.		
	-	r monthly net incom						
23a. C	copy line	12 (your combined m	onthly income) from	Schedule I.		23a	_	\$3,629.93
23b. C	Copy you	r monthly expenses fr	om line 22 above.			23b	-	\$3,054.00
		our monthly expenses		income.				\$575.93
Т	The resul	t is your monthly net in	ncome.			23c		
For exmortg	xample, gage pay o es	do you expect to finish	paying for your car	ses within the year after loan within the year or do ymodification to the terms o	ou expect your			

Case 17-18926 Doc 1 Filed 06/22/17 Entered 06/22/17 16:58:21 Desc Main Document Page 47 of 79

Fill in this information to identify your case:							
Debtor 1	Trifa	М	Wright				
	First Name	Middle Name	Last Name				
Debtor 2							
(Spouse, if filing)	First Name	Middle Name	Last Name				
United States Bankruptcy Court for the:		Northern	District of Illinois (State)				
Case number			(State)				

Official Form 106Dec

Check if this is an amended filing

Declaration About an Individual Debtor's Schedules

12/15

If two married people are filing together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Par	t 1: Sign Below							
	Did you pay or agree to pay someone who is NOT an attorney to help you fill out bankruptcy forms?							
	☑ No							
	Yes. Name of person	Attach Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).						
	Under penalty of perjury, I declare that I have read the summary that they are true and correct.	and schedules filed with this declaration and						
×	/s/ Trifa Wright	×						
	Signature of Debtor 1	Signature of Debtor 2						
	Date 6/22/2017	Date						
	MM/DD/YYYY	MM/DD/YYYY						

Case 17-18926 Doc 1 Filed 06/22/17 Entered 06/22/17 16:58:21 Desc Main Document Page 48 of 79

Fill in this info	ormation to identify your	case:					
Debtor 1	Trifa	М	Wright		1		
Debtor 2	First Name	Middle	Name Last Nam	ie			
(Spouse, if filing)	First Name	Middle	Name Last Nam	ıe			
United States	Bankruptcy Court for the	: Northern	District of Illino				
Case number	r		(Sia	.c ₎			
	Form 107						Check if this is amended filing
	Form 107	1 4 6 6 1 1				_	arrended ming
Be as complinformation.	ete and accurate as p	ossible. If two n led, attach a sep	for Individuals parried people are filing parate sheet to this form	together, both	are equally i	responsible for s	
	,		and Where You Lived	Before			
1. What i	s your current marital s	tatus?					
ΠМ	arried						
✓ No	ot married						
2. During	the last 3 years, have y	ou lived anywher	e other than where you li	ve now?			
☐ No		ou lived in the las	st 3 years. Do not include	where you live no	OW.		
			Datas Dakton & Kund	Dahtar Or			Datas Dakton O lived
	ebtor 1:		Dates Debtor 1 lived there	Debtor 2:			Dates Debtor 2 lived there
				Same as	Debtor 1		Same as Debtor 1
_	112 Durness Court		From 02/2014				Erom
Nı —	umber Street		From <u>03/2014</u> To 06/2016	Number Stree	rt		From To
	oliet Illinois	60435					
Ci	ty State	Zip Code		City	State	Zip Code	
				Same as	Debtor 1		Same as Debtor 1
Ni	umber Street		From	Number Stree			From
<u> </u>			То				То
Ci	ty State	Zip Code		City	State	Zip Code	
		•	nama an langt a subset of				
			pouse or legal equivalent siana, Nevada, New Mexico				
✓ No							
Yes	. Make sure you fill out S	Schedule H: Your	Codebtors (Official Form	106H).			

Case 17-18926 Doc 1 Filed 06/22/17 Entered 06/22/17 16:58:21 Desc Main Document Page 49 of 79

М

Wright Debtor 1 Trifa Case number (if known) Middle Name First Name Last Name Part 2: Explain the Sources of Your Income Did you have any income from employment or from operating a business during this year or the two previous calendar years? Fill in the total amount of income you received from all jobs and all businesses, including part-time activities. If you are filing a joint case and you have income that you receive together, list it only once under Debtor 1. Yes. Fill in the details. **Debtor 1** Debtor 2 Sources of income Sources of income **Gross income Gross income** Check all that apply. (before deductions and Check all that apply. (before deductions and exclusions) exclusions) ✓ Wages, Wages, \$21680.81 From January 1 of current year until commissions, commissions, the date you filed for bankruptcy: bonuses, tips bonuses, tips Operating a Operating a business business Wages, Wages, \$33237.00 For last calendar year: commissions, commissions, 2016 (January 1 to December 31, bonuses, tips bonuses, tips YYYY Operating a Operating a business business Wages, Wages, \$13441.00 For the calendar year before that: commissions. commissions. (January 1 to December 31, 2015) bonuses, tips bonuses, tips Operating a Operating a business business Did you receive any other income during this year or the two previous calendar years? Include income regardless of whether that income is taxable. Examples of other income are alimony; child support; Social Security, unemployment, and other public benefit payments; pensions; rental income; interest; dividends; money collected from lawsuits; royalties; and gambling and lottery winnings. If you are filing a joint case and you have income that you received together, list it only once under Debtor 1. List each source and the gross income from each source separately. Do not include income that you listed in line 4. Yes. Fill in the details. Debtor 1 Debtor 2 Sources of income Gross income from Sources of income Gross income from Describe below. each source Describe below. each source (before deductions and (before deductions and exclusions) exclusions) YTD Child Support From January 1 of current year until \$258.00 Income the date you filed for bankruptcy: 2016 Child Support For last calendar year: Income \$1,548.00 (January 1 to December 31, 2016 2015 Child Support For the calendar year before that: Income \$1,548.00 (January 1 to December 31, 2015

Case 17-18926 Doc 1 Filed 06/22/17 Entered 06/22/17 16:58:21 Desc Main Document Page 50 of 79

Debtor 1 Trifa Wright М Case number (if known) Middle Name First Name Last Name List Certain Payments You Made Before You Filed for Bankruptcy Part 3: 6. Are either Debtor 1's or Debtor 2's debts primarily consumer debts? No. Neither Debtor 1 nor Debtor 2 has primarily consumer debts. Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$6,425* or more? No. Go to line 7. Yes. List below each creditor to whom you paid a total of \$6,425* or more in one or more payments and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case. * Subject to adjustment on 4/01/19 and every 3 years after that for cases filed on or after the date of adjustment. Yes. Debtor 1 or Debtor 2 or both have primarily consumer debts. During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$600 or more? No. Go to line 7. Yes. List below each creditor to whom you paid a total of \$600 or more and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case. Dates of payment Total amount paid Amount you still owe Was this payment for... Mortgage Creditor's Name Car Number Street Credit card Loan repayment City State Zip Code Suppliers or vendors Other Mortgage Creditor's Name Car Number Street Credit card Loan repayment City State Zip Code Suppliers or Other Mortgage Creditor's Name Car Number Street Credit card Loan repayment City State Zip Code Suppliers or vendors

Other

Case 17-18926 Doc 1 Filed 06/22/17 Entered 06/22/17 16:58:21 Desc Main Document Page 51 of 79

or 1 <u>T</u>	Γrifa		М	Wr	ight	Case number	(if known)
F	First Name		Middle Name	Las	t Name		
nside corpo agent,	ers include your rations of whic	relatives; a h you are a for a busin	ny general partner n officer, director, ess you operate a	s; relatives of any person in control,	general partners; part or owner of 20% or	nerships of which y more of their voting	who was an insider? you are a general partner; g securities; and any managing r domestic support obligations,
<u> </u>	No						
☐ Y	es. List all pay	ments to a	an insider.	Dates of	Total amount	Amount you	Reason for this payment
				payment	paid	still owe	Trouble in the payment
In	nsider's Name						
N	umber Street						
Ci	ity	State	Zip Code				
In	ısider's Name						
N	umber Street						
_							
C	ity	State	Zip Code				
✓ N	le payments on lo		ranteed or cosigne t benefited an ins	•	Total amount paid	Amount you still owe	Reason for this payment Include creditor's name
Īn	ısider's Name						
N	umber Street						
C	ity	State	Zip Code				
Īn	nsider's Name						
N	umber Street						
_							
C	ity	State	Zip Code				

Case 17-18926 Doc 1 Filed 06/22/17 Entered 06/22/17 16:58:21 Desc Main Page 52 of 79 Document

Debtor 1 Trifa Wright Case number (if known) Middle Name First Name Part 4: Identify Legal Actions, Repossessions, and Foreclosures 9. Within 1 year before you filed for bankruptcy, were you a party in any lawsuit, court action, or administrative proceeding? List all such matters, including personal injury cases, small claims actions, divorces, collection suits, paternity actions, support or custody modifications, and contract disputes. No **V** Yes. Fill in the details. Status of the case Nature of the case Court or agency Case title Pending Court Name On appeal Case number NumberStreet Concluded City State Zip Code Case title Pending Court Name On appeal Case number NumberStreet Concluded City State Zip Code Within 1 year before you filed for bankruptcy, was any of your property repossessed, foreclosed, garnished, attached, seized, or levied? Check all that apply and fill in the details below. No. Go to line 11. Yes. Fill in the information below. Value of the Describe the property Date property 2013 Nissan Altima repossessed and returned to \$16000 04/2017 AMERICAN CREDIT ACCEPT debtor Creditor's Name Explain what happened 961 E MAIN ST Number Street Property was repossessed. Property was foreclosed. **SPARTANBURG** South Carolina 29302 Property was garnished. State Zip Code Property was attached, seized, or levied. Describe the property Date Value of the property Creditor's Name Explain what happened Number Street Property was repossessed. Property was foreclosed. Property was garnished. City State

Property was attached, seized, or levied.

Zip Code

Case 17-18926 Doc 1 Filed 06/22/17 Entered 06/22/17 16:58:21 Desc Main Document Page 53 of 79

Debt	or 1	Trifa First Name	M Middle Name	Wright Last Name	Case number (if known)	
11.		thin 90 days before you file counts or refuse to make			ank or financial institution, set off any a	mounts from your
	✓	No Yes. Fill in the details.				
				Describe the action the	e creditor took Date action was taken	
		Creditor's Name				
		Number Street		Last A disits of consumt.		
				Last 4 digits of account r	number: XXXX-	
		City State	Zip Code			
12.		hin 1 year before you filed pointed receiver, a custod			possession of an assignee for the benefit	: of creditors, a court-
	✓	No Yes				
Part	5:	List Certain Gifts and	Contributions			
13.	Wi	thin 2 years before you fil	ed for bankruptcy, did	you give any gifts with a to	otal value of more than \$600 per person	?
	✓	No Yes. Fill in the details for	each gift.			
		Gifts with a total value of per person	of more than \$600	Describe the gifts	Dates you gave the gifts	Value
		Province Miles of Vice Co.	a the O'ff			
		Person to Whom You Gav	ve the Gift			
		Number Street				
		City State	Zip Code			
		Person's relationship to yo	ou			
		Person to Whom You Gav	ve the Gift			
		Number Street				
		City State Person's relationship to yo	Zip Code			

Case 17-18926 Doc 1 Filed 06/22/17 Entered 06/22/17 16:58:21 Desc Main Document Page 54 of 79

Debtor 1	Trifa First Name	M Middle Name	Wright Last Name	Case number (if known)	
	i iist ivanie	Wildle Name	Last Name			
14. Wi	thin 2 years before yo	u filed for bankruptcy, did	d you give any gifts or contrib	outions with a total value o	f more than \$600	to any charity?
✓	No					
	Yes. Fill in the details	s for each gift or contribut	tion.			
	Gifts or contribution		Describe what you cont	ributed	Date you	Value
	that total more than	า \$600			contributed	
			_			
	Charity's Name					
			_			
	Number Street		_			
	City St	tate Zip Code	_			
	•	·				
Part 6:	List Certain Losse	S				
15. Wi	thin 1 year hefore you	filed for hankruntey or si	nce you filed for bankruptcy,	did you lose anything hec	use of theft fire	other disaster or
	mbling?	illed for ballkruptcy or si	nice you lifed for bankiuptcy,	uld you lose allything beca	iuse of their, me,	other disaster, or
✓	l No					
	Yes. Fill in the details	S.				
	Describe the proper	ty you lost and	Describe any insurance	coverage for the loss	Date of your	Value of property
	how the loss occurr	ed	Include the amount that i	·	loss	lost
			pending insurance claims A/B: Property.	on line 33 of <i>Schedule</i>		
Part 7:	List Certain Paym					
	No		or credit counseling agencies fo	ii services required iii your ba	iniupicy.	
✓	Yes. Fill in the details	o.				
			Description and value of transferred	f any property	Date payment or transfer was made	Amount of payment
	Semrad Law Firm		Attorney's Fee - 350.00		6/22/2017	\$350.00
	Person Who Was Paid	t	-			
	2424 Plainfield Road Number Street		-			
	Suite 300					
		inois 60403	-			
		tate Zip Code	-			
	Email or website addr	ress	-			
			_			
	Person Who Made the	e Payment, if Not You				
	Person Who Was Paid	1	-			
			_			
	Number Street					
			-			
	City St	tate Zip Code	-			
		·	_			
	Email or website addr		_			
	Person Who Made the	e Payment, if Not You				

Case 17-18926 Doc 1 Filed 06/22/17 Entered 06/22/17 16:58:21 Desc Main Document Page 55 of 79

Deb		Trifa First Name	M Middle Name	Wright Cas	e number <i>(if known)</i>			
17.	help	p you deal with your creditors not include any payment or tran No	s or to make payment		f pay or transfer	any property to a	nyone v	vho promised to
		Yes. Fill in the details.		Description and value of any prope transferred	rty	Date payment or transfer was made	Amou	nt of payment
		Person Who Was Paid Number Street						
		City State	Zip Code					
18.	the Incl	ordinary course of your busing	ness or financial affair transfers made as secu	urity (such as the granting of a security				-
				Description and value of property transferred	Describe any payments re in exchange	/ property or ceived or debts pa	aid	Date transfer was made
		Person Who Received Transfe Number Street	r					
		City State Person's relationship to you	Zip Code					
		Person Who Received Transfe Number Street	r					
		City State Person's relationship to you	Zip Code					
19.	ben	hin 10 years before you filed to the ficiary? ese are often called asset-protections.		ou transfer any property to a self-set	tled trust or sim	ilar device of whic	ch you a	are a
	✓	No Yes. Fill in the details.		Description and value of the assurant	autor tuo mofo uuo al			Data
				Description and value of the prop	erty transferred			Date transfer was made
		Name of trust						

Case 17-18926 Doc 1 Filed 06/22/17 Entered 06/22/17 16:58:21 Desc Main Document Page 56 of 79

Debtor 1 Trifa Wright М _ Case number (if known) Middle Name First Name List Certain Financial Accounts, Instruments, Safe Deposit Boxes, and Storage Units Part 8: 20. Within 1 year before you filed for bankruptcy, were any financial accounts or instruments held in your name, or for your benefit, closed, sold, moved, or transferred? Include checking, savings, money market, or other financial accounts; certificates of deposit; shares in banks, credit unions, brokerage houses, pension funds, cooperatives, associations, and other financial institutions. Yes. Fill in the details. Last 4 digits of account Type of account or Date Last balance account was before number instrument closed, sold, closing or moved, or transfer transferred XXXX-Checking Person Who Was Paid Savings Number Street Money market Brokerage Other City State Zip Code XXXX-Checking Person Who Was Paid Savings Number Street Money market Brokerage Other City State Zip Code Do you now have, or did you have within 1 year before you filed for bankruptcy, any safe deposit box or other depository for securities, cash, or other valuables? Yes. Fill in the details. Who else had access to it? Describe the contents Do you still have it? No Name of Financial Institution Name Yes Number Street Number Street City State Zip Code City Zip Code State 22. Have you stored property in a storage unit or place other than your home within 1 year before you filed for bankruptcy? Yes. Fill in the details. Do you still Who else had access to it? Describe the contents have it? No Name of Storage Facility Name Number Street Street Number City State Zip Code

City

State

Zip Code

Case 17-18926 Doc 1 Filed 06/22/17 Entered 06/22/17 16:58:21 Desc Main Document Page 57 of 79

Debtor 1 Trifa Wright _ Case number (if known) Middle Name Part 9: Identify Property You Hold or Control for Someone Else 23. Do you hold or control any property that someone else owns? Include any property you borrowed from, are storing for, or hold in trust for someone. Yes. Fill in the details. Where is the property? Describe the contents Value Owner's Name **NumberStreet** Number Street City State Zip Code Zip Code City State Part 10: **Give Details About Environmental Information** For the purpose of Part 10, the following definitions apply: ■ Environmental law means any federal, state, or local statute or regulation concerning pollution, contamination, releases of hazardous or toxic substances, wastes, or material into the air, land, soil, surface water, groundwater, or other medium, including statutes or regulations controlling the cleanup of these substances, wastes, or material. Site means any location, facility, or property as defined under any environmental law, whether you now own, operate, or utilize it or used to own, operate, or utilize it, including disposal sites. Hazardous material means anything an environmental law defines as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, contaminant, or similar term. Report all notices, releases, and proceedings that you know about, regardless of when they occurred. 24. Has any governmental unit notified you that you may be liable or potentially liable under or in violation of an environmental law? Yes. Fill in the details. Governmental unit Environmental law, if you know it Date of notice Name of site Governmental unit Number Street Number Street City State Zip Code City State Zip Code 25. Have you notified any governmental unit of any release of hazardous material? Yes. Fill in the details. Governmental unit Environmental law, if you know it Date of notice Name of site Governmental unit Number Street NumberStreet City State Zip Code City State Zip Code

Case 17-18926 Doc 1 Filed 06/22/17 Entered 06/22/17 16:58:21 Desc Main Document Page 58 of 79

Debt	tor 1			М	Wright	Case nu	umber <i>(if F</i>	(nown)	
		First Name		Middle Name	Last Name	_			
26.		e you been a part	y in any judio	cial or administ	rative proceeding unde	r any environmental	law? Inc	lude settlements and or	ders.
	넴	Yes. Fill in the det	tails.						
	ш				Court or agency	ı	Nature o	f the case	Status of the
					,				case
		Case title							Pending
					Court Name				
		Case number			NumberStreet				On appeal
					0.1	7:- 0:-1:-			Concluded
					City State	Zip Code			
Part	11:	Give Details Al	bout Your E	Business or C	onnections to Any Bu	usiness			
27.	With	nin 4 vears before	vou filed for	bankruptev. di	d vou own a business or	r have any of the follo	owina co	onnections to any busine	ss?
						-	_	-	-
					ade, profession, or other	=	ime or p	art-time	
					LLC) or limited liability pa	artnership (LLP)			
		A partner in							
		_			ve of a corporation				
		An owner of	at least 5% (of the voting or (equity securities of a cor	rporation			
		No. None of the a	above applie	s. Go to Part 12	2.				
	✓	Yes. Check all the	at apply abo	ve and fill in the	e details below for each	business.			
					Describe the nat	ure of the business		Employer Identification	
		Trifa Wright: Boau	tician					include Social Security	number or ITIN.
		Trifa Wright: Beau Business Name	iliciaii		Beautician			EIN:xx-xxx	
		125 Highpoint Dri	ive Apt 101						
		Number Street						Dates business existed	
		Romeoville City	Illinois State	60446 Zip Code	Mame of account	tant or bookkeeper		Dates Dusiness existed	
		City	State	Zip Code	self			From 01/2010 To 08	3/2016
					Describe the nat	ure of the business		Employer Identification	number Do not
					Describe the nat	ure of the business		include Social Security	
		Business Name						EIN:	
		Dusiness Name							
		Number Street			_			Dates business existed	
		City	Ctoto	7in Codo	Name of account	tant or bookkeeper		_	
		City	State	Zip Code				From To	
					Describe the nat	ure of the business		Employer Identification	
								include Social Security	number or IIIN.
		Business Name			_			EIN:	
		Number Street						Dates business existed	
		Mannoer Street			Name of account	tant or bookkeeper		Dates Dusiliess existed	
		City	State	Zip Code				From To	

Case 17-18926 Doc 1 Filed 06/22/17 Entered 06/22/17 16:58:21 Desc Main Document Page 59 of 79

Deb	tor 1 Trifa		М	Wright	Case number (if known)
	First Name		Middle Name	Last Name	
28.	Within 2 year creditors, or		or bankruptcy, did y	ou give a financial statem	ent to anyone about your business? Include all financial institutions,
	✓ No Yes. Fill in	n the details below			
	_			Date issued	
				MM/DD 0000/	-
	Name			MM/DD/YYYY	
	Number	Street		<u> </u>	
	City	State	Zip Code	_	
			,,		
Part	Sign Be	elow			
t	true and corre	ct. I understand the ase can result in f	at making a false sta ines up to \$250,000,	atement, concealing prope	nents, and I declare under penalty of perjury that the answers are erty, or obtaining money or property by fraud in connection with 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.
		/s/ Trifa Wrigh Signature of Debt		,	Signature of Debtor 2
		Signature of Debt	OI I		Date
		Date 6/22/2017			Date
	Did you attach	additional pages t	o Your Statement of	f Financial Affairs for Indivi	duals Filing for Bankruptcy (Official Form 107)?
Г	No				
[Yes				
	Did you pay or	agree to pay some	one who is not an a	ttorney to help you fill out	bankruptcy forms?
Γ	√ No				
į	Yes. Name	of person			Attach the Bankruptcy Petition Preparer's Notice,

Case 17-18926 Doc 1 Filed 06/22/17 Entered 06/22/17 16:58:21 Desc Main Document Page 60 of 79

B2030 (Form 2030) (12/15)

UNITED STATES BANKRUPTCY COURT

		Northern Distric	ct of Illinois	
n re	Trifa M Wright		Case No.	
_	Debtor			(If known)
			Chapter	Chapter 13
	DISCLOSURE OF	COMPENSATIO	N OF ATTORNEY F	OR DEBTOR
1	. Pursuant to 11 U.S.C. § 329(a) and compensation paid to me within or rendered or to be rendered on behavior	ne year before the filing of the	petition in bankruptcy, or agreed to	o be paid to me, for services
	For legal services, I have agreed to	accept		\$4,000.00
	Prior to the filing of this statement	I have received		\$350.00
	Balance Due			\$3,650.00
2	2. The source of the compensation page	aid to me was:		
	Debtor	Other (specify)		
3	3. The source of the compensation page	aid to me is:		
	Debtor	Other (specify)		
4	I. I have not agreed to share the members and associates of my	above-disclosed compensation v law firm.	n with any other person unless the	ey are
		aw firm. A copy of the agreeme	th a other person or persons who ent, together with a list of the nam	
5	5. In return for the above-disclosed for	ee, I have agreed to render lega	I service for all aspects of the banl	kruptcy case, including:
	 a. Analysis of the debtor's fin bankruptcy; 	ancial situation, and rendering	advice to the debtor in determining	ng whether to file a petition in
	b. Preparation and filing of an	y petition, schedules, statemer	nts of affairs and plan which may l	be required;
	c. Representation of the debt	or at the meeting of creditors a	nd confirmation hearing, and any	adjourned hearings thereof;
	d. Representation of the debt	or in adversary proceedings an	d other contested bankruptcy mat	iters;
6	6. By agreement with the debtor(s), th	ne above-disclosed fee does no	ot include the following services:	
		CERTIFIC	ATION	
	I certify that the foregoing is a comp otor(s) in this bankruptcy proceedings		nt or arrangement for payment to r	me for representation of the
	6/22/2017		/s/ Mark Bernachea	
	Date		Signature of Attorney	
			Semrad Law Firm	
			Name of law firm	

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS

RIGHTS AND RESPONSIBILITIES AGREEMENT BETWEEN CHAPTER 13 DEBTORS AND THEIR ATTORNEYS

(Court-Approved Retention Agreement, Use for cases filed on or after September 19, 2016)

Chapter 13 gives debtors important rights, such as the right to keep property that could otherwise be lost through repossession or foreclosure, but Chapter 13 also puts burdens on debtors, such as the burden of making complete and truthful disclosures of their financial situation. It is important for debtors who file a Chapter 13 bankruptcy case to understand their rights and responsibilities in bankruptcy. In this connection, the advice of an attorney is often crucial. Debtors are entitled to certain services from their attorneys, but debtors also have responsibilities to their attorneys. In order to assure that debtors and their attorneys understand their rights and responsibilities in the Chapter 13 process, the judges of the Bankruptcy Court for the Northern District of Illinois have approved this agreement, setting out the rights and responsibilities of both debtors in Chapter 13 and their attorneys, including how their attorneys will be paid for their services in the Chapter 13 case. By signing this agreement, debtors and their attorneys accept these responsibilities.

The Bankruptcy Code may require a debtor's attorney to provide the debtor with certain documents and agreements at the start of the representation. The terms of this court-approved agreement take the place of any conflicting provision in an earlier agreement. This agreement cannot be modified in any way by other agreements. Any provision of another agreement between the debtors and the attorney that conflicts with this agreement is void.

A. BEFORE THE CASE IS FILED

THE DEBTOR AGREES TO:

- 1. Discuss with the attorney the debtor's objectives in filing the case.
- 2. Provide the attorney with full, accurate and timely information, financial and otherwise, including properly documented proof of income.

THE ATTORNEY AGREES TO:

- 1. Personally counsel the debtor regarding the advisability of filing either a Chapter 13 or a Chapter 7 case, discuss both procedures (as well as non-bankruptcy options) with the debtor, and answer the debtor's questions.
- 2. Personally explain to the debtor that the attorney is being engaged to represent the debtor on all matters arising in the case, as required by Local Bankruptcy Rule and explain how and when the attorney's fees and the trustee's fees are determined and paid.
- 3. Personally review with the debtor and sign the completed petition, plan, statements, and schedules, as well as all amendments thereto, whether filed with the petition or later. (The schedules may be initially prepared with the help of clerical or paralegal staff of the attorney's office, but personal attention of the attorney is required for the review and signing.)
- 4. Timely prepare and file the debtor's petition, plan, statements, and schedules.
- 5. Explain to the debtor how, when, and where to make all necessary payments, including both payments that must be made directly to creditors and payments that must be made to the Chapter 13 trustee, with particular attention to housing and vehicle payments.

Case 17-18926 Doc 1 Filed 06/22/17 Entered 06/22/17 16:58:21 Desc Main Document Page 62 of 79

6. Advise the debtor of the need to maintain appropriate insurance.

B. AFTER THE CASE IS FILED

THE DEBTOR AGREES TO:

- 1. Make the required payments to the trustee and to whatever creditors are being paid directly, or, if required payments cannot be made, to notify the attorney immediately.
- 2. Appear punctually at the meeting of creditors (also called the "341 meeting") with recent proof of income and a picture identification card. (If the identification card does not include the debtor's social security number, the debtor must also bring to the meeting a social security card.) The debtor must be present in time for check-in and, when the case is called, for the actual examination.
- 3. Notify the attorney of any change in the debtor's address or telephone number.
- 4. Inform the attorney of any wage garnishments or liens or levies on assets that occur or continue after the filing of the case.
- 5. Contact the attorney immediately if the debtor loses employment, has a significant change in income, or experiences any other significant change in financial situation (such as serious illness, marriage, divorce or separation, lottery winnings, or an inheritance).
- 6. Notify the attorney if the debtor is sued or wishes to file a lawsuit (including divorce.)
- 7. Inform the attorney if any tax refunds to which the debtor is entitled are seized or not received when due from the IRS or Illinois Department of Revenue.
- 8. Contact the attorney before buying, refinancing, or selling real property, and before entering into any loan agreement.
- 9. Supply the attorney with copies of all tax returns filed while the case is pending.

THE ATTORNEY AGREES TO:

- 1. Advise the debtor of the requirement to attend the meeting of creditors, and notify the debtor of the date, time, and place of the meeting.
- 2. Inform the debtor that the debtor must be punctual and, in the case of a joint filing, that both spouses must appear at the same meeting.
- 3. Provide knowledgeable legal representation for the debtor at the meeting of creditors (in time for check-in and the actual examination) and, unless excused by the trustee, for the confirmation hearing.

Case 17-18926 Doc 1 Filed 06/22/17 Entered 06/22/17 16:58:21 Desc Main Document Page 63 of 79

- 4. If the attorney will be employing another attorney to attend the 341 meeting or any court hearing, personally explain to the debtor in advance, the role and identity of the other attorney and provide the other attorney with the file in sufficient time to review it and properly represent the debtor.
- 5. Timely submit to the Chapter 13 trustee properly documented proof of income for the debtor, including business reports for self-employed debtors.
- 6. Timely respond to objections to plan confirmation and, where necessary, prepare, file, and serve an amended plan.
- 7. Timely prepare, file, and serve any necessary statements, amended statements, and schedules and any change of address, in accordance with information provided by the debtor.
- 8. Monitor all incoming case information (including, but not limited to, Order Confirming Plan, Notice of Intent to Pay Claims, and 6-month status reports) for accuracy and completeness. Contact the trustee promptly regarding any discrepancies.
- 9. Be available to respond to the debtor's questions throughout the term of the plan.
- 10. Prepare, file, and serve timely modifications to the plan after confirmation, when necessary, including modifications to suspend, lower, or increase plan payments.
- 11. Prepare, file, and serve necessary motions to buy or sell property and to incur debt.
- 12. Object to improper or invalid claims.
- 13. Timely respond to the Chapter 13 trustee's motions to dismiss the case, such as for payment default, or unfeasibility, and to motions to increase the percentage payment to unsecured creditors.
- 14. Timely respond to motions for relief from stay.
- 15. Prepare, file, and serve all appropriate motions to avoid liens.
- 16. Prepare, file, and serve a notice of conversion to Chapter 7, pursuant to § 1307(a) of the Bankruptcy Code and Local Bankruptcy Rule 1017-1.
- 17. Provide any other legal services necessary for the administration of the case.

C. TERMINATION OR CONVERSION OF THE CASE AFTER ENTRY OF AN ORDER APPROVING FEES AND EXPENSES

- 1. Approved fees and expenses paid under the provisions set out below are generally not refundable in the event that the case is dismissed prior to its completion, unless the dismissal is due to a failure by the attorney to comply with the duties set out in this agreement. If such a dismissal is due to a failure by the attorney, the court may order a refund of fees on motion by the debtor.
- 2. If the case is dismissed after approval of the fees and expenses but before payment of all allowed fees and expenses, the order entered by the Bankruptcy Court allowing the fees and expenses is not a judgment against the debtor for the unpaid fees and expenses based on contract law or otherwise.
- 3.If the case is converted to a case under Chapter 7 after approval of the fees and expenses under this agreement but before the payment of all fees and expenses, the attorney will be entitled to an administrative claim in the Chapter 7 case for any unpaid fees and expenses, pursuant to § 726(b) of the Bankruptcy Code, plus any conversion fee the attorney pays on behalf of the debtor.

D. RETAINERS AND PREVIOUS PAYMENTS

- 1. The attorney may receive a retainer or other payment before filing the case but may not receive fees directly from the debtor after the filing of the case. Unless the following provision is checked and completed, any retainer received by the attorney will be treated as a security retainer, to be placed in the attorney's client trust account until approval of a fee application by the court.
- The attorney seeks to have the retainer received by the attorney treated as an advance payment retainer, which allows the attorney to take the retainer into income immediately. The attorney hereby provides the following further information and representations:
- (a) The special purpose for the advance payment retainer and why it is advantageous to the debtor is as follows:

 Client understands that any funds that client is rendering to The Semrad Law Firm, LLC as part of the advance payment retainer shall immediately become the property of The Semrad Law Firm, LLC in exchange for a commitment by The Semrad Law Firm, LLC to provide the legal services described above. Said funds will be deposited into the main bank account owned by The Semrad Law Firm, LLC and will be used for general expense of the firm. Client further understands that it is ordinarily the client's option to deposit funds with an attorney that shall remain client's property as security for future services.

 However, The Semrad Law Firm, LLC does not represent clients under such a security retainer because the preparation of a bankruptcy cases requires many disparate tasks and functions for the attorney and support staff; some of which require legal expertise while other may be only ministerial in nature. Client further understands that the benefit that client is receiving under the fee arrangement is the commitment of The Semrad Law Firm, LLC to perform any and all work reasonably necessary to represent client's interest absent any extraordinary circumstance.
- (b) The retainer will not be held in a client trust account and will become property of the attorney upon payment and will be deposited into the attorney's general account;
- (c) The retainer is a flat fee for the services to be rendered during the chapter 13 case and will be applied for such services without the need for the attorney to keep detailed hourly time records for the specific services performed for the debtor;
- (d) Any portion of the retainer that is not earned or required for expenses will be refunded to the client; and
- (e) The attorney is unwilling to represent the debtor without receiving an advanced payment retainer because of the nature of the chapter 13 case, the fact that the great majority of services for such case are performed prior to its filing, and the risks associated with the representation of debtors in bankruptcy cases in general.
- 2. In any application for compensation, the attorney must disclose to the court any fees or other compensation paid by the debtor to the attorney for any reason within the one year before the case filing, including the date(s) any such fees were paid.

E. CONDUCT AND DISCHARGE

- 1. *Improper conduct by the attorney*. If the debtor disputes the sufficiency or quality of the legal services provided or the amount of the fees charged by the attorney, the debtor may file an objection with the court and request a hearing.
- 2. Improper conduct by the debtor. If the attorney believes that the debtor is not complying with the debtor's responsibilities under this agreement or is otherwise engaging in improper conduct, the attorney may apply for a court order allowing the attorney to withdraw from the case.
- 3. Discharge of the attorney. The debtor may discharge the attorney at any time.

F. ALLOWANCE AND PAYMENT OF ATTORNEYS' FEES AND EXPENSES

- 1. Any attorney retained to represent a debtor in a Chapter 13 case is responsible for representing the debtor on all matters arising in the case unless otherwise ordered by the court. For all of the services outlined above, the attorney will be paid a flat fee of \$4,000.00
- 2. In addition, the debtor will pay the filing fee in the case and other expenses of \$366.76
- 3. Before signing this agreement, the attorney has received, \$350.00 toward the flat fee, leaving a balance due of \$3,650.00; and \$56.76 for expenses, leaving a balance due of \$4,016.76
- 4. In extraordinary circumstances, such as extended evidentiary hearings or appeals, the attorney may apply to the court for additional compensation for these services. Any such application must be accompanied by an itemization of the services rendered, showing the date, the time expended, and the identity of the attorney performing the services. The debtor must be served with a copy of the application and notified of the right to appear in court to object.

Date: 6/22/2017	1/1
Signed:	
/s/ Trifa Wright	
Sign N. (1) 21	/s/ Mark Bernachea
Debtor(s)	Attorney for Debtor(s)

Do not sign if the fee amounts at top of this page are blank.

Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)

This notice is for you if:

You are an individual filing for bankruptcy,

and

Your debts are primarily consumer debts.

Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."

The types of bankruptcy that are available to individuals

Individuals who meet the qualifications may file under one of four different chapters of the Bankruptcy Code:

- Chapter 7 Liquidation
- Chapter 11 Reorganization
- Chapter 12 Voluntary repayment plan for family farmers or fishermen
- Chapter 13 Voluntary repayment plan for individuals with regular income

You should have an attorney review your decision to file for bankruptcy and the choice of chapter.

Chapter 7: Liquidation

	\$245	filing fee
	\$75	administrative fee
+	\$15	trustee surcharge
	\$335	total fee

Chapter 7 is for individuals who have financial difficulty preventing them from paying their debts and who are willing to allow their nonexempt property to be used to pay their creditors. The primary purpose of filing under chapter 7 is to have your debts discharged. The bankruptcy discharge relieves you after bankruptcy from having to pay many of your pre-bankruptcy debts. Exceptions exist for particular debts, and liens on property may still be enforced after discharge. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

However, if the court finds that you have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge.

You should know that even if you file chapter 7 and you receive a discharge, some debts are not discharged under the law. Therefore, you may still be responsible to pay:

- most taxes;
- most student loans;
- domestic support and property settlement obligations;

- most fines, penalties, forfeitures, and criminal restitution obligations; and
- certain debts that are not listed in your bankruptcy papers.

You may also be required to pay debts arising from:

- fraud or theft;
- fraud or defalcation while acting in breach of fiduciary capacity;
- intentional injuries that you inflicted; and
- death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs.

If your debts are primarily consumer debts, the court can dismiss your chapter 7 case if it finds that you have enough income to repay creditors a certain amount. You must file *Chapter 7 Statement of Your Current Monthly Income* (Official Form 122A-1) if you are an individual filing for bankruptcy under chapter 7. This form will determine your current monthly income and compare whether your income is more than the median income that applies in your state.

If your income is not above the median for your state, you will not have to complete the other chapter 7 form, the *Chapter 7 Means Test Calculation* (Official Form 122A-2).

If your income is above the median for your state, you must file a second form - the *Chapter 7 Means Test Calculation* (Official Form 122A-2). The calculations on the form - sometimes called the *Means Test* - deduct from your income living expenses and payments on certain debts to determine any amount available to pay unsecured creditors. If

your income is more than the median income for your state of residence and family size, depending on the results of the *Means Test*, the U.S. trustee, bankruptcy administrator, or creditors can file a motion to dismiss your case under § 707(b) of the Bankruptcy Code. If a motion is filed, the court will decide if your case should be dismissed. To avoid dismissal, you may choose to proceed under another chapter of the Bankruptcy Code.

If you are an individual filing for chapter 7 bankruptcy, the trustee may sell your property to pay your debts, subject to your right to exempt the property or a portion of the proceeds from the sale of the property. The property, and the proceeds from property that your bankruptcy trustee sells or liquidates that you are entitled to, is called *exempt property*. Exemptions may enable you to keep your home, a car, clothing, and household items or to receive some of the proceeds if the property is sold.

Exemptions are not automatic. To exempt property, you must list it on *Schedule C: The Property You Claim as Exempt* (Official Form 106C). If you do not list the property, the trustee may sell it and pay all of the proceeds to your creditors.

Chapter 11: Reorganization

	\$1,167	filing fee
+	\$550	administrative fee
	\$1,717	total fee

Chapter 11 is often used for reorganizing a business, but is also available to individuals. The provisions of chapter 11 are too complicated to summarize briefly.

Read These Important Warnings

Because bankruptcy can have serious long-term financial and legal consequences, including loss of your property, you should hire an attorney and carefully consider all of your options before you file. Only an attorney can give you legal advice about what can happen as a result of filing for bankruptcy and what your options are. If you do file for bankruptcy, an attorney can help you fill out the forms properly and protect you, your family, your home, and your possessions.

Although the law allows you to represent yourself in bankruptcy court, you should understand that many people find it difficult to represent themselves successfully. The rules are technical, and a mistake or inaction may harm you. If you file without an attorney, you are still responsible for knowing and following all of the legal requirements.

You should not file for bankruptcy if you are not eligible to file or if you do not intend to file the necessary documents.

Bankruptcy fraud is a serious crime; you could be fined and imprisoned if you commit fraud in your bankruptcy case. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Chapter 12: Repayment plan for family farmers or fishermen

	\$200	filing fee
+	\$75	administrative fee
	\$275	total fee

Similar to chapter 13, chapter 12 permits family farmers and fishermen to repay their debts over a period of time using future earnings and to discharge some debts that are not paid.

Chapter 13: Repayment plan for individuals with regular income

	\$235	filing fee
+	\$75	administrative fee
	\$310	total fee

Chapter 13 is for individuals who have regular income and would like to pay all or part of their debts in installments over a period of time and to discharge some debts that are not paid. You are eligible for chapter 13 only if your debts are not more than certain dollar amounts set forth in 11 U.S.C. § 109.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, usually using your future earnings. If the court approves your plan, the court will allow you to repay your debts, as adjusted by the plan, within 3 years or 5 years, depending on your income and other factors.

After you make all the payments under your plan, many of your debts are discharged. The debts that are not discharged and that you may still be responsible to pay include:

- domestic support obligations,
- most student loans,
- certain taxes.
- debts for fraud or theft,
- debts for fraud or defalcation while acting in a fiduciary capacity,
- most criminal fines and restitution obligations,
- certain debts that are not listed in your bankruptcy papers,
- certain debts for acts that caused death or personal injury, and
- certain long-term secured debts.

Warning: File Your Forms on Time

Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information about your creditors, assets, liabilities, income, expenses and general financial condition. The court may dismiss your bankruptcy case if you do not file this information within the deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court

For more information about the documents and their deadlines, go to:

http://www.uscourts.gov/bkforms/bankruptcy_forms.html#procedure.

Bankruptcy crimes have serious consequences

- If you knowingly and fraudulently conceal assets or make a false oath or statement under penalty of perjury either orally or in writing in connection with a bankruptcy case, you may be fined, imprisoned, or both.
- All information you supply in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the U.S. Trustee, the Office of the U.S. Attorney, and other offices and employees of the U.S. Department of Justice.

Make sure the court has your mailing address

The bankruptcy court sends notices to the mailing address you list on *Voluntary Petition for Individuals Filing for Bankruptcy* (Official Form 101). To ensure that you receive information about your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address.

A married couple may file a bankruptcy case together - called a *joint case*. If you file a joint case and each spouse lists the same mailing address on the bankruptcy petition, the bankruptcy court generally will mail you and your spouse one copy of each notice, unless you file a statement with the court asking that each spouse receive separate copies.

Understand which services you could receive from credit counseling agencies

The law generally requires that you receive a credit counseling briefing from an approved credit counseling agency. 11 U.S.C. § 109(h). If you are filing a joint case, both spouses must receive the briefing. With limited exceptions, you must receive it within the 180 days **before** you file your bankruptcy petition. This briefing is usually conducted by telephone or on the Internet.

In addition, after filing a bankruptcy case, you generally must complete a financial management instructional course before you can receive a discharge. If you are filing a joint case, both spouses must complete the course.

You can obtain the list of agencies approved to provide both the briefing and the instructional course from: http://www.justice.gov/ust/eo/hapcpa/ccde/cc_approved.html

In Alabama and North Carolina, go to: http://www.uscourts.gov/FederalCourts/Bankruptcy/ BankruptcyResources/ApprovedCredit 20AndDebtCounselors.aspx

If you do not have access to a computer, the clerk of the bankruptcy court may be able to help you obtain the list.

Case 17-18926 Doc 1 Filed 06/22/17 Entered 06/22/17 16:58:21 Desc Main Document Page 70 of 79

UNITED STATES BANKRUPTCY COURT

Northern District of Illinois

In re:	Wright, Trifa M	Case No.		
	Debtor(s)	Odde NO.		
		Chapter.	Chapter13	
	VERIFICATION	OF CREDITOR MAT	TRIX	
knowle	The above named Debtors hereby verify that the edge.	attached list of creditors is tr	rue and correct to the best of their	
Date:	6/22/2017	/s/ Wright, Trifa Wright, Trifa M	М	
		Signature of Del	otor	

US DEPT OF ED/GLELSI 2401 INTERNATIONAL LN MADISON, WI, 53704

AMERICAN CREDIT ACCEPT 961 E MAIN ST SPARTANBURG, SC, 29302

SECURITY FIN C/O SECURITY FINAN POB 3146 SPARTANBURG, SC, 29304

NATIONWIDE LOANS LLC 3435 N Cicero Chicago, IL, 60641

AFNI, INC. PO Box 3517 Bloomington, IL, 61702

WORLD FINANCE CORP OF GA 100 COMMERCE DR #210 NEWARK, DE, 19713

WEBBANK/FINGERHUT 6250 RIDGEWOOD RD SAINT CLOUD, MN, 56303

MIDWEST RECOVERY SYSTE 2747 W CLAY ST STE A SAINT CHARLES, MO, 63301

SOUTHWEST RECOVERY SER 15400 KNOLL TRAIL DR STE DALLAS, TX, 75248

ONEMAIN PO Box 3251 C/O Melissa Frymire Evansville, IN, 47731

MID AMERICA BK/TOTAL C 5109 S BROADBAND L Sioux Falls, SD, 57109 Comenity Bank/Express PO BOX 330066 NORTHGLENN, CO, 80233

FIRST PREMIER BANK c/o Jefferson Capital Systems LLC PO Box 7999 c/o Linda Dold Saint Cloud, MN, 56302

STELLAR RECOVERY INC PO Box 1119 Charlotte, NC, 28201

COMENITY BANK/CARSONS 1314 PINELOG ROAD AIKEN, SC, 29803

PORTFOLIO RECOVERY ASS 140 Corporate Blvd Norfolk, VA, 23502

ENHANCED RECOVERY CO L 8014 BAYBERRY RD JACKSONVILLE, FL, 32256

TEK-COLLECT INC 871 PARK ST COLUMBUS, OH, 43215

CAPITAL ONE P O Box 30253 Salt Lake City, UT, 84130

FST PREMIER 900 W DELAWARE SIOUX FALLS, SD, 57104

Oak Trust Credit Union 1S450 SUMMIT AVE OAKBROOK TERRACE, IL, 60181

DEVRY INC 1 TOWER LN STE 1000 OAKBROOK TERRACE, IL, 60181 NATIONWIDE CAC LLC 3435 N CICERO AVE CHICAGO, IL, 60641

SYNCB/CARE CREDIT 950 FORRER BLVD KETTERING, OH, 45420

CELTIC BANK/CONTFINCO 2769 WEST AJ HIGHWAY MORRISTOWN, TN, 37814

MABT/CONTFIN 121 Continental Dr Ste 1 Newark, DE, 19713

IRS 1 PO Box 7346 Philadelphia, PA, 19101

GREAT AMERICAN FINAN 20 NORTH WACKER DR, STE 2275 CHICAGO, IL, 60606

Arrowhead Advance Po Box 6048 C/O Wakpamni Lake Community Corporation Pine Ridge, SD, 57770

Rushmore Financial PO Box 283 Flandreau, SD, 57028

Lendgreen P.O. Box 221 Lac Du Flambeau, WI, 54538

Americash - Bankruptcy 880 Lee Street Suite 302 Des Plaines, IL, 60016

Speedy Cash 2850 Belvidere Rd Waukegan, IL, 60085 Target Cash Now PO Box 581 Hays, MT, 59527

ComEd 3 Lincokln Cetre c/o Sabrina Copelan Villa Park, IL, 60181

Nicor Gas Po Box 549 Aurora, IL, 60507

Malcom S. Gerald and Associates, Inc. 332 S Michigan Ave Ste 600 Chicago, IL, 60604

Amita Health 22589 Network Place Chicago, IL, 60673

Credit Collection Services MA Two Wells Ave Newton, MA, 02459

Chase Bank 340 S. Cleveland Bldg 370 OH1-1073 Westerville, OH, 43081 Case 17-18926 Doc 1 Filed 06/22/17 Entered 06/22/17 16:58:21 Desc Mail Document Page 75 of 79

Wright Debtor 1 Trifa Case number (if known) First Name Middle Name Last Name Part 6: Answer These Questions for Reporting Purposes 16a. Are your debts primarily consumer debts? Consumer debts are defined in 11 U.S.C. § 101(8) as 16. What kind of debts do "incurred by an individual primarily for a personal, family, or household purpose." you have? No. Go to line 16b. Yes. Go to line 17. 16b. Are your debts primarily business debts? Business debts are debts that you incurred to obtain money for a business or investment or through the operation of the business or investment. No. Go to line 16c. Yes. Go to line 17. 16c. State the type of debts you owe that are not consumer debts or business debts. 17. Are you filing under No. I am not filing under Chapter 7. Go to line 18. Chapter 7? Do you estimate that Yes. I am filing under Chapter 7. Do you estimate that after any exempt property is excluded and administrative after any exempt expenses are paid that funds will be available to distribute to unsecured creditors? property is excluded No. and administrative expenses are paid that Yes. funds will be available for distribution to unsecured creditors? 25,001-50,000 V 1-49 1,000-5,000 18. How many creditors 50.001-100.000 50-99 5.001-10.000 do you estimate that 100-199 10,001-25,000 More than 100,000 you owe? 200-999 \$0-\$50,000 \$1,000,001-\$10 million \$500,000,001-\$1 billion 19. How much do you \$1,000,000,001-\$10 billion \$50,001-\$100,000 \$10,000,001-\$50 million estimate your assets \$100,001-\$500,000 \$50,000,001-\$100 million \$10,000,000,001-\$50 billion to be worth? \$500,001-\$1 million \$100,000,001-\$500 million More than \$50 billion \$500,000,001-\$1 billion \$0-\$50,000 \$1,000,001-\$10 million 20. How much do you \$50.001-\$100.000 \$10,000,001-\$50 million \$1,000,000,001-\$10 billion estimate your \$50,000,001-\$100 million \$10,000,000,001-\$50 billion liabilities to be? \$100,001-\$500,000 \$100,000,001-\$500 million More than \$50 billion \$500,001-\$1 million Part 7: Sign Below I have examined this petition, and I declare under penalty of perjury that the information provided is true and For you correct. If I have chosen to file under Chapter 7, I am aware that I may proceed, if eligible, under Chapter 7, 11,12, or 13 of title 11, United States Code. I understand the relief available under each chapter, and I choose to proceed under Chapter 7. If no attorney represents me and I did not pay or agree to pay someone who is not an attorney to help me fill out this document, I have obtained and read the notice required by 11 U.S.C. § 342(b). I request relief in accordance with the chapter of title 11, United States Code, specified in this petition. I understand making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571. /s/ Trifa Wright Signature of Debtor Signature of Debtor 2 Executed on __6/22/2017 Executed on MM / DD / YYYY MM / DD / YYYY

Case 17-18926 Doc 1 Filed 06/22/17 Entered 06/22/17 16:58:21 Desc Main Document Page 76 of 79

Fill in this infor	mation to identify your c	ase:	共和国主义的 。			
Debtor 1	Trifa	М	Wright			
	First Name	Middle Name	Last Name			
Debtor 2	(=			_		
(Spouse, if filing)	First Name	Middle Name	Last Name			
United States B	ankruptcy Court for the:	Northern	District of Illinois			
			(State)	-		
Case number (If known)				.		
	Form 106De i <mark>on About an</mark>		tor's Schedules	amended filing		
f two married p	people are filing togeth	er, both are equally respo	onsible for supplying correct in	formation.		
You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 J.S.C. §§ 152, 1341, 1519, and 3571.						
Part 1: Sign	Below					
Did you pay or agree to pay someone who is NOT an attorney to help you fill out bankruptcy forms?						

MM/DD/YYYY

Yes. Name of person

Date

Signature (Official Form 119).

MM/DD/YYYY

Attach Bankruptcy Petition Preparer's Notice, Declaration, and

Case 17-18926 Doc 1 Filed 06/22/17 Entered 06/22/17 16:58:21 Desc Main Document Page 77 of 79

Debtor		М		Wright	Case number (fknown)		
	First Name	Mid	dle Name	Last Name			
	28. Within 2 years before you filed for bankruptcy, did you give a financial statement to anyone about your business? Include all financial institu creditors, or other parties.						
Z	No Yes. Fill in the	details below.		41			
i				Date issued			
	Name			MM/DD/YYYY	_		
	Number Stre	eet		 3			
	City	State	Zip Code	- 0			
Part 12	Sign Below	3					
I have read the answers on this Statement of Financial Affairs and any attachments, and I declare under penalty of perjury that the answers are true and correct. I understand that making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.							
/s/ Trifa Wright TOO DESTRUCTION OF THE Signature of Debtor 1			<u>000</u>	in le wir	Signature of Debtor 2		
	Da	te 6/22/2017			Date		
Did	Did you attach additional pages to Your Statement of Financial Affairs for Individuals Filing for Bankruptcy (Official Form 107)?						
	No Yes						
Did	Did you pay or agree to pay someone who is not an attorney to help you fill out bankruptcy forms?						
V	No						
	Yes. Name of pe	erson			Attach the Bankruptcy Petition Preparer's Notice,		

Case 17-18926 Doc 1 Filed 06/22/17 Entered 06/22/17 16:58:21 Desc Main Document Page 78 of 79

UNITED STATES BANKRUPTCY COURT

Northern District of Illinois

In re:	Wright, Trifa M	Case No					
N	Debtor(s)	Odd No.					
		Chapter.	Chapter13				
	VERIF	ICATION OF CREDITOR MATR	IX.				
The above named Debtors hereby verify that the attached list of creditors is true and correct to the best of their knowledge.							
Date:	6/22/2017	/s/ Wright, Trifa M Wright, Trifa M Signature of Debtor	Twice with				

Case 17-18926 Doc 1 Filed 06/22/17 Entered 06/22/17 16:58:21 Desc Main Document Page 79 of 79

Debt	or 1 Trifa First Name	M Middle Name	Wright Last Name	Case number (if known)			
16		family income that applies to y					
10.			-00000 100	,			
	16a. Fill in the state in v	0.5	Illinois				
		of people in your household.	3		\$76.406.00		
	16c. Fill in the median f household	amily income for your state and si		a list of applicable median income amounts, go online	\$76,406.00		
		cified in the separate instructions for		ay also be available at the bankruptcy clerk's office.			
17.	How do the lines com	pare?					
	17a. Line 15b is less than or equal to line 16c. On the top of page 1 of this form, check box 1, Disposable income is not determined under 11 U.S.C. § 1325(b)(3). Go to Part 3. Do NOT fill out Calculation of Disposable Income (Official Form 122C-2).						
	U.S.C. § 1325	ore than line 16c. On the top of parts $S(b)(3)$. Go to Part 3 and fill out our current monthly income from line.	Calculation of Dispos	ck box 2, Disposable income is determined under 11 able Income (Official Form 122C-2). On line 39 of that			
Part	Calculate Your C	Commitment Period Under	11 U.S.C. §1325(b)	(4)			
18.	Copy your total average	ge monthly income from line 11			\$4,110.02		
19.	Deduct the marital adjustment if it applies. If you are married, your spouse is not filing with you, and you contend that calculating the commitment period under 11 U.S.C. § 1325(b)(4) allows you to deduct part of your spouse's income, copy the amount from line 13.						
	19a. If the marital adjust	tment does not apply, fill in 0 on li	ine 19a.		-\$0.00		
	19b. Subtract line 19a	from line 18.			\$4,110.02		
20.	Calculate your curren	t monthly income for the year. I	Follow these steps:				
	20a. Copy line 19b.				\$4,110.02		
	Multiply by 12 (the	e number of months in a year).			x 12		
	20b. The result is your	current monthly income for the yea	ar for this part of the fo	m.	\$49,320.24		
	20c. Copy the median f	amily income for your state and si	ze of household from I	ine 16c.	\$76,406.00		
21.	How do the lines com	**CTP#ICCONT					
	Line 20b is less than line 20c. Unless otherwise ordered by the court, on the top of page 1 of this form, check box 3, The commitment period is 3 years. Go to Part 4.						
	Line 20b is more th	nan or equal to line 20c. Unless oth t period is 5 years. Go to Part 4.	nerwise ordered by the	court, on the top of page 1 of this form, check box			
Part	4: Sign Below						
	- Company Company Control Control			is able to and in any attention onto in this and correct			
	By signing nere, I d	eclare under penalty of perjury tha	t the information on th	is statement and in any attachments is true and correct.			
	🗶 /s/ Trifa Wri	aht \	` ×				
	Signature of De		7 7	Signature of Debtor 2			
	Date 6/22/20 MM/DD/			Date MM/DD/YYYY			
	If you checked 17a, If you checked 17b above.	, do NOT fill out or file Form 122C , fill out Form 122C-2 and file it w	c-2. ith this form. On line 3	9 of that form, copy your current monthly income from lin	e 14		